

# Statement of Financial Position

Parent bank		(NOKm)	Notes	Group	
31 Dec 2014	31 Dec 2015			31 Dec 2015	31 Dec 2014
<b>ASSETS</b>					
4,676	3,270	Cash and receivables from central banks	26	3,270	4,676
4,364	5,883	Loans and advances to credit institutions	7, 15, 26, 28	2,407	1,289
86,920	90,129	Gross loans to customers before write-down	8, 9, 10, 12, 26, 28	93,974	90,578
-164	-174	- Specified write-downs	8, 11	-183	-172
-278	-358	- Collective write-downs	8, 11	-376	-295
86,478	89,596	Net loans to and receivables from customers		93,415	90,112
14,177	15,752	Fixed-income CDs and bonds	15, 26, 27, 29	15,752	14,177
7,972	7,606	Financial derivatives	14, 26, 27, 30	7,524	7,877
257	337	Shares, units and other equity interests	26, 27, 31	1,485	708
3,361	3,624	Investment in related companies	39, 40, 41, 43	5,522	5,129
2,490	2,927	Investment in group companies	39, 41	-	-
162	153	Property, plant and equipment	33	1,064	1,120
101	222	Investment held for sale	31, 39	16	45
447	447	Goodwill	32	528	526
297	431	Other assets	24, 25, 34	933	389
<b>124,619</b>	<b>130,095</b>	<b>Total assets</b>	<b>13, 16, 17</b>	<b>131,914</b>	<b>126,047</b>
<b>LIABILITIES</b>					
9,123	8,155	Deposits from credit institutions	7, 26, 28	8,155	9,123
61,202	65,091	Deposits from and debt to customers	26, 28, 35	64,090	60,680
33,001	35,154	Debt created by issue of securities	26, 28, 36	35,154	33,001
6,252	5,366	Financial derivatives	14, 26, 27, 30	5,414	6,252
846	868	Other liabilities	24, 27, 37	1,734	1,095
-	-	Investment held for sale	39	0	-
3,371	3,463	Subordinated debt	26, 28, 38	3,463	3,371
<b>113,795</b>	<b>118,097</b>	<b>Total liabilities</b>	<b>18</b>	<b>118,010</b>	<b>113,523</b>
<b>EQUITY CAPITAL</b>					
2,597	2,597	Equity capital certificates	42	2,597	2,597
-0	-0	Own holding of ECCs	42	-21	-0
895	895	Premium fund		895	895
3,122	3,790	Dividend equalisation fund		3,790	3,122
292	292	Allocated to dividends		292	292
160	40	Allocated to gifts		40	160
3,619	4,105	Savings bank's reserve		4,105	3,619
139	279	Unrealised gains reserve		290	148
-	-	Other equity capital		1,597	1,620
		Non-controlling interests		318	72
<b>10,824</b>	<b>11,998</b>	<b>Total equity capital</b>	<b>5, 43</b>	<b>13,904</b>	<b>12,524</b>
<b>124,619</b>	<b>130,095</b>	<b>Total liabilities and equity</b>	<b>16, 17</b>	<b>131,914</b>	<b>126,047</b>

Trondheim, 7 March 2016  
The Board of Directors of SpareBank 1 SMN

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