

Note 37 - Other debt and liabilities

Parent Bank		Other debt and recognised liabilities (NOK million)	Group	
31 Dec 15	31 Dec 16		31 Dec 16	31 Dec 15
6	3	Creditors	39	39
46	90	Drawing debt	90	46
61	0	Debt from securities	147	145
-	0	Deferred tax	33	21
420	266	Payable tax	319	459
13	8	Capital tax	8	13
25	26	Pension liabilities	26	31
78	118	Provisions	118	78
70	73	Accruals	367	303
-	-	Equity instruments	181	394
150	146	Other	203	204
868	731	Total other debt and recognised liabilities	1,531	1,734
		Guarantee commitments (agreed guarantee amounts)		
969	796	Payment guarantees	796	969
1,219	1,202	Performance guarantees	1,202	1,219
4,004	3,249	Loan guarantees	3,249	4,004
80	81	Guarantees for taxes	81	80
159	135	Other guarantee commitments	135	160
6,431	5,464	Total guarantee commitments	5,464	6,432
		Other liabilities, not recognised		
15,706	17,337	Unutilised credits	17,523	15,888
1,513	1,720	Loan approvals (not discounted)	1,957	1,715
640	1,061	Unutilised guarantee commitments	1,061	640
102	82	Documentary credits	82	102
-	-	Other commitments	41	42
17,961	20,199	Total other commitments	20,664	18,387
25,260	26,395	Total commitments	27,660	26,553

Cash deposit	Total	Securities pledged	Total	Cash deposit
1,249	1,249	Securities pledged 31 Dec 16	1,275	1,275
1,249	1,249	Relevant liabilities 31 Dec 16	1,275	1,275
1,499	1,499	Securities pledged 31 Dec 15	1,528	1,528
1,628	1,628	Relevant liabilities 31 Dec 15	1,657	1,657

Ongoing lawsuits

The Group is not involved in legal disputes considered to be of substantial significance for the Group's financial position. No provision for loss has been made as of 31 December 2016.

SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt

Regarding the bank's commitments to SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt, see note 9 on derecognition of financial assets.

Operational leases

The company has entered a number of different lease agreements regarding premises, car park, alarm systems, IT systems and software. Most of the agreements include a lease extension option.

Lease costs comprised:

Parent Bank			Group	
2015	2016	(NOK million)	2016	2015
95	98	Ordinary lease payments	75	69
27	28	Payment received from sub-lease	26	26
68	70	Total lease costs	49	44

Future minimum lease payments related to non-cancellable lease agreements fall due as follows:

	Parent Bank	Group
Within 1 year	88	105
1-5 years	388	427
Above 5 years	471	475
Total	947	1,007

Provisions

The group has made provisions for pension liabilities, see note 24, specified losses on guarantees, see note 11, restructuring and gifts. The provision for restructuring is made based on the downsizing plan. Provision on gifts is the part of previous year's profit to be allocated to non-profit causes. More on this topic in the section corporate social responsibility.

Parent Bank (NOK million)	Pension liabilities	Specified losses on guarantees	Restructuring provision	Gifts
Provisions at 1 Jan	25	1	25	51
Additional provisions in the period	1	5	51	40
Amounts used in the period	-1	-1	-17	-37
The increase during the period in the discounted amount that occurs over time, and the effect of any changes in the discount rate	0	-	-	-
Provisions at 31 Dec	26	6	59	54
Group (NOK million)	Pension liabilities	Specified losses on guarantees	Restructuring provision	Gifts
Provisions at 1 Jan	31	1	25	51
Additional provisions in the period	1	5	51	40
Amounts used in the period	-1	-1	-17	-37
Amounts unused reversed in the period	-6	-	-	-
The increase during the period in the discounted amount that occurs over time, and the effect of any changes in the discount rate	0	-	-	-
Provisions at 31 Dec	26	6	59	54