

## Note 7 - Credit institutions - loans and advances

Parent Bank		Loans and advances to credit institutions (NOK million)	Group	
31 Dec 15	31 Dec 16		31 Dec 16	31 Dec 15
5,871	7,066	Loans and advances without agreed maturity or notice of withdrawal	2,756	2,395
12	1,136	Loans and advances with agreed maturity or notice of withdrawal	1,136	12
<b>5,883</b>	<b>8,203</b>	<b>Total</b>	<b>3,892</b>	<b>2,407</b>
<b>Specification of loans and receivables on key currencies</b>				
23	2	CHF	2	23
10	8	DKK	8	10
1,148	1,466	EUR	1,466	1,148
104	101	GBP	101	104
0	19	ISK	19	0
33	25	JPY	25	33
4,156	6,059	NOK	1,749	678
180	365	USD	365	181
221	148	SEK	148	220
9	9	Other	9	9
<b>5,883</b>	<b>8,203</b>	<b>Total</b>	<b>3,892</b>	<b>2,407</b>
2.1 %	1.9 %	Average rate credit institutions	1.8 %	1.4 %

		Deposits from credit institutions (NOK million)		
31 Dec 15	31 Dec 16		31 Dec 16	31 Dec 15
6,157	7,378	Deposits without agreed maturity or notice of withdrawal	7,588	6,157
1,998	2,920	Deposits with agreed maturity or notice of withdrawal	2,920	1,998
<b>8,155</b>	<b>10,299</b>	<b>Total</b>	<b>10,509</b>	<b>8,155</b>
<b>Specification of deposits on key currencies</b>				
1,456	2,859	EUR	2,859	1,456
5	3	DKK	3	5
8	1	SEK	1	8
6,241	7,421	NOK	7,631	6,241
443	13	USD	13	443
1	2	Other	2	1
<b>8,155</b>	<b>10,299</b>	<b>Total</b>	<b>10,509</b>	<b>8,155</b>
1.1 %	0.6 %	Average rate credit institutions	0.6 %	1.1 %

Deposits from and loans to credit institutions with mainly floating interest.

The average interest rate is calculated based on the interest income/expense of the holding accounts' average balance for the given year. This is, however, limited to holdings in NOK denominated accounts.