

Note 12 - Credit institutions - loans and advances

Parent Bank			Loans and advances to credit institutions		Group		
2009	2010	2011	(NOK million)	2011	2010	2009	
2,477	2,872	3,962	Loans and advances without agreed maturity or notice of withdrawal	1,486	397	143	
-	22	1,070	Loans and advances with agreed maturity or notice of withdrawal	1,070	22	10	
2,477	2,894	5,033	Total	2,557	420	153	
Specification of loans and receivables on key currencies							
4	16	52	USD	52	16	4	
16	9	17	EUR	17	9	16	
-	22	22	ISK	22	22	-	
2,374	2,827	4,921	NOK	2,445	353	50	
83	20	20	Other	20	20	83	
2,477	2,894	5,033	Total	2,557	420	153	
3.0 %	3.0 %	3.4 %	Average rate credit institutions	2.7 %	3.0 %	3.0 %	
Deposits from credit institutions							
2009	2010	2011	(NOK million)	2011	2010	2009	
5,649	4,084	2,624	Loans and deposits from credit institutions without agreed maturity or notice of withdrawal	2,624	4,084	5,649	
1,343	4,660	3,608	Loans and deposits from credit institutions with agreed maturity or notice of withdrawal	3,608	4,660	1,343	
6,992	8,743	6,232	Total	6,232	8,743	6,992	
4,318	4,318	2,886	Funding from central govt. via swap arrangement with agreed term or notice period	2,886	4,318	4,318	
4,318	4,318	2,886	Total	2,886	4,318	4,318	
11,310	13,062	9,118	Total	9,118	13,062	11,310	
Specification of debt on key currencies							
85	1,028	556	USD	556	1,028	85	
414	544	358	EUR	358	544	414	
10,794	11,118	7,837	NOK	7,837	11,118	10,794	
17	372	366	Other	366	372	17	
11,310	13,062	9,118	Total	9,118	13,062	11,310	
2.5 %	2.7 %	2.9 %	Average rate credit institutions	2.9 %	2.7 %	2.5 %	

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

The average interest rate is calculated with a basis in interest income/interest expense in relation to the holding accounts' average balance for the year concerned. Limited, however, to holdings in accounts denominated in NOK.