

Note 7 - Credit institutions - loans and advances

Parent bank		Loans and advances to credit institutions		Group	
2011	2012	(NOK million)		2012	2011
3,962	4,982	Loans and advances without agreed maturity or notice of withdrawal		2,375	1,486
1,070	637	Loans and advances with agreed maturity or notice of withdrawal		637	1,070
5,033	5,619	Total		3,012	2,557
Specification of loans and receivables on key currencies					
52	55	USD		55	52
17	1,455	EUR		1,455	17
22	22	ISK		22	22
4,921	3,847	NOK		1,240	2,445
20	240	Other		240	20
5,033	5,619	Total		3,012	2,557
3.4 %	3.1 %	Average rate credit institutions		2.5 %	2.7 %
Deposits from credit institutions					
2011	2012	(NOK million)		2012	2011
2,624	2,521	Loans and deposits from credit institutions without agreed maturity or notice of withdrawal		2,521	2,624
3,608	2,616	Loans and deposits from credit institutions with agreed maturity or notice of withdrawal		2,616	3,608
6,232	5,137	Total		5,137	6,232
2,886	2,273	Funding from central govt. via swap arrangement with agreed term or notice period		2,273	2,886
2,886	2,273	Total		2,273	2,886
9,118	7,410	Total		7,410	9,118
Specification of debt on key currencies					
556	706	USD		706	556
358	225	EUR		225	358
7,837	6,064	NOK		6,064	7,837
366	415	Other		415	366
9,118	7,410	Total		7,410	9,118
2.9 %	2.2 %	Average rate credit institutions		2.2 %	2.9 %

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.