

## Note 7 - Credit institutions - loans and advances

Parent Bank		Loans and advances to credit institutions (NOK million)	Group	
2012	2013		2013	2012
4,982	3,932	Loans and advances without agreed maturity or notice of withdrawal	1,121	2,375
637	68	Loans and advances with agreed maturity or notice of withdrawal	68	637
<b>5,619</b>	<b>4,000</b>	<b>Total</b>	<b>1,189</b>	<b>3,012</b>
<b>Specification of loans and receivables on key currencies</b>				
55	65	USD	65	55
1,455	844	EUR	844	1,455
22	0	ISK	0	22
3,847	3,047	NOK	236	1,240
240	44	Other	44	240
<b>5,619</b>	<b>4,000</b>	<b>Total</b>	<b>1,189</b>	<b>3,012</b>
3.1 %	2.7 %	Average rate credit institutions	1.6 %	2.5 %
<b>Deposits from credit institutions</b>				
<b>2012</b>	<b>2013</b>	(NOK million)	<b>2013</b>	<b>2012</b>
2,521	3,966	Loans and deposits from credit institutions without agreed maturity or notice of withdrawal	3,966	2,521
2,616	1,194	Loans and deposits from credit institutions with agreed maturity or notice of withdrawal	1,194	2,616
<b>5,137</b>	<b>5,159</b>	<b>Total</b>	<b>5,159</b>	<b>5,137</b>
2,273	1,220	Funding from central govt. via swap arrangement with agreed term or notice period	1,220	2,273
<b>2,273</b>	<b>1,220</b>	<b>Total</b>	<b>1,220</b>	<b>2,273</b>
<b>7,410</b>	<b>6,379</b>	<b>Total</b>	<b>6,379</b>	<b>7,410</b>
<b>Specification of debt on key currencies</b>				
706	0	USD	0	706
225	28	EUR	28	225
6,064	6,321	NOK	6,321	6,064
415	30	Other	30	415
<b>7,410</b>	<b>6,379</b>	<b>Total</b>	<b>6,379</b>	<b>7,410</b>
2.2 %	1.9 %	<b>Average rate credit institutions</b>	1.9 %	2.2 %

Deposits from and loans 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.