

Note 7 - Credit institutions - loans and advances

Parent Bank		Loans and advances to credit institutions (NOK million)	Group	
2013	2014		2014	2013
3,932	4,175	Loans and advances without agreed maturity or notice of withdrawal	1,100	1,121
68	187	Loans and advances with agreed maturity or notice of withdrawal	187	68
4,000	4,362	Total	1,287	1,189
Specification of loans and receivables on key currencies				
13	14	CHF	14	13
4	12	DKK	12	4
844	840	EUR	840	844
10	13	GBP	13	10
11	28	JPY	28	11
3,047	3,419	NOK	343	236
65	23	USD	23	65
5	14	Other	14	5
4,000	4,362	Total	1,287	1,189
2.7 %	2.6 %	Average rate credit institutions	1.5 %	1.6 %
Deposits from credit institutions				
2013	2014	(NOK million)	2014	2013
4,160	7,696	Loans and deposits from credit institutions without agreed maturity or notice of withdrawal	7,696	4,160
1,194	1,422	Loans and deposits from credit institutions with agreed maturity or notice of withdrawal	1,422	1,194
5,354	9,118	Total	9,118	5,354
1,220	-	Funding from central govt. via swap arrangement with agreed term or notice period	-	1,220
1,220	-	Total	-	1,220
6,574	9,118	Total	9,118	6,574
Specification of debt on key currencies				
223	2,015	EUR	2,015	223
9	10	DKK	10	9
6,321	7,067	NOK	7,067	6,321
7	25	SEK	25	7
13	0	USD	0	13
1	1	Andre	1	1
6,574	9,118	Total	9,118	6,574
1.9 %	1.2 %	Average rate credit institutions	1.2 %	1.9 %

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.