

## Note 37 - Other debt and liabilities

| Parent Bank   |               | Other debt and recognised liabilities (NOK million)     | Group         |               |
|---------------|---------------|---|---------------|---------------|
| 31 Dec 14     | 31 Dec 15     |   | 31 Dec 15     | 31 Dec 14     |
| 5             | 6             | Creditors   | 39            | 33            |
| 74            | 46            | Drawing debt  | 46            | 74            |
| -             | 61            | Debt from securities                                    | 145           | -             |
| 32            | -             | Deferred tax  | 21            | 45            |
| 363           | 420           | Payable tax   | 459           | 398           |
| 10            | 13            | Wealth tax  | 13            | 10            |
| 25            | 25            | Pension liabilities                                     | 31            | 32            |
| 79            | 78            | Provisions  | 78            | 79            |
| 66            | 70            | Accruals  | 303           | 190           |
| -             | -             | Equity instruments                                      | 394           | -             |
| 191           | 150           | Other   | 204           | 234           |
| <b>846</b>    | <b>868</b>    | <b>Total other debt and recognised liabilities</b>      | <b>1,734</b>  | <b>1,095</b>  |
|               |               | <b>Guarantee commitments (agreed guarantee amounts)</b> |               |               |
| 671           | 969           | Payment guarantees                                      | 969           | 671           |
| 1,391         | 1,219         | Performance guarantees                                  | 1,219         | 1,391         |
| 2,614         | 4,004         | Loan guarantees   | 4,004         | 2,614         |
| 160           | 80            | Guarantees for taxes                                    | 80            | 160           |
| 99            | 159           | Other guarantee commitments                             | 160           | 99            |
| <b>4,936</b>  | <b>6,431</b>  | <b>Total guarantee commitments</b>                      | <b>6,432</b>  | <b>4,936</b>  |
|               |               | <b>Other liabilities, not recognised</b>                |               |               |
| 9,685         | 15,706        | Unutilised credits                                      | 15,858        | 9,685         |
| 1,230         | 1,513         | Loan approvals (not discounted)                         | 1,745         | 1,319         |
| 599           | 640           | Unutilised guarantee commitments                        | 640           | 626           |
| 192           | 102           | Documentary credits                                     | 102           | 192           |
| -             | -             | Other commitments                                       | 42            | 38            |
| <b>11,705</b> | <b>17,961</b> | <b>Total other commitments</b>                          | <b>18,387</b> | <b>11,859</b> |
| <b>17,486</b> | <b>25,260</b> | <b>Total commitments</b>                                | <b>26,553</b> | <b>17,890</b> |

| Cash deposit | Total | Securities pledged             | Total | Cash deposit |
|--------------|-------|--------------------------------|-------|--------------|
| 1,499        | 1,499 | Securities pledged 31 Dec 15   | 1,528 | 1,528        |
| 1,628        | 1,628 | Relevant liabilities 31 Dec 15 | 1,657 | 1,657        |
| 1,542        | 1,542 | Securities pledged 31 Dec 14   | 1,542 | 1,542        |
| 1,592        | 1,592 | Relevant liabilities 31 Dec 14 | 1,592 | 1,592        |

### Ongoing lawsuits

The Group is not involved in legal disputes considered to be of substantial significance for the Group's financial position. No provision for loss has been made as of 31 December 2015.

### SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt

As regards the Bank's liabilities related to SpareBank 1 Boligkreditt and SpareBank 1 Næringskreditt, see note 9 on derecognition of financial assets.

### Operational leases

The company has entered a number of different lease agreements regarding premises, car park, alarm systems, IT systems and software. Most of the agreements include a lease extension option.

Lease costs comprised:

| Parent Bank |           |                                 | Group     |           |
|-------------|-----------|---------------------------------|-----------|-----------|
| 2014        | 2015      | (NOK million)                   | 2015      | 2014      |
| 92          | 95        | Ordinary lease payments         | 69        | 62        |
| 25          | 27        | Payment received from sub-lease | 26        | 28        |
| <b>67</b>   | <b>68</b> | <b>Total lease costs</b>        | <b>44</b> | <b>34</b> |

Future minimum lease payments related to non-cancellable lease agreements fall due as follows:

|               | Parent Bank | Group        |
|---------------|-------------|--------------|
| Within 1 year | 163         | 172          |
| 1-5 years     | 386         | 424          |
| Above 5 years | 449         | 460          |
| <b>Total</b>  | <b>998</b>  | <b>1,055</b> |