

Note 7 - Credit institutions - loans and advances

Parent Bank		Loans and advances to credit institutions (NOK million)	Group	
31 Dec 14	31 Dec 15		31 Dec 15	31 Dec 14
4,354	5,871	Loans and advances without agreed maturity or notice of withdrawal	2,395	1,279
10	12	Loans and advances with agreed maturity or notice of withdrawal	12	10
4,364	5,883	Total	2,407	1,289
Specification of loans and receivables on key currencies				
14	23	CHF	23	14
12	10	DKK	10	12
840	1,148	EUR	1,148	840
13	104	GBP	104	13
28	33	JPY	33	28
3,421	4,156	NOK	678	345
23	180	USD	181	23
-	221	SEK	220	-
14	9	Other	9	14
4,364	5,883	Total	2,407	1,289
2.6 %	2.1 %	Average rate credit institutions	1.4 %	1.5 %
Deposits from credit institutions				
31 Dec 14	31 Dec 15	(NOK million)	31 Dec 15	31 Dec 14
7,697	6,157	Deposits without agreed maturity or notice of withdrawal	6,157	7,697
1,426	1,998	Deposits with agreed maturity or notice of withdrawal	1,998	1,426
9,123	8,155	Total	8,155	9,123
Specification of deposits on key currencies				
2,015	1,456	EUR	1,456	2,015
10	5	DKK	5	10
25	8	SEK	8	25
7,072	6,241	NOK	6,241	7,072
0	443	USD	443	0
1	1	Other	1	1
9,123	8,155	Total	8,155	9,123
1.2 %	1.1 %	Average rate credit institutions	1.1 %	1.2 %

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.