

## Note 7 - Credit institutions - loans and advances

Parent Bank			Group		
31 Dec 2016	31 Dec 2017	Loans and advances to credit institutions (NOK million)	31 Dec 2017	31 Dec 2016	
7,066	6,903	Loans and advances without agreed maturity or notice of withdrawal	1,575	2,756	
1,136	2,639	Loans and advances with agreed maturity or notice of withdrawal	2,639	1,136	
<b>8,203</b>	<b>9,543</b>	<b>Total</b>	<b>4,214</b>	<b>3,892</b>	
<b>Specification of loans and receivables on key currencies</b>					
1,466	231	EUR	231	1,466	
101	7	GBP	7	101	
25	7	JPY	7	25	
6,059	9,074	NOK	3,747	1,749	
365	68	USD	68	365	
148	119	SEK	119	148	
38	36	Other	34	38	
<b>8,203</b>	<b>9,543</b>	<b>Total</b>	<b>4,214</b>	<b>3,892</b>	
1.9 %	1.5 %	Average rate credit institutions *)	0.9 %	1.8 %	
<b>Deposits from credit institutions (NOK million)</b>					
7,378	7,729	Deposits without agreed maturity or notice of withdrawal	8,289	7,588	
2,920	1,318	Deposits with agreed maturity or notice of withdrawal	1,318	2,920	
<b>10,299</b>	<b>9,047</b>	<b>Total</b>	<b>9,607</b>	<b>10,509</b>	
<b>Specification of deposits on key currencies</b>					
2,859	2,098	EUR	2,098	2,859	
7,421	6,919	NOK	7,479	7,631	
13	19	USD	19	13	
19	29	Other	29	19	
<b>10,299</b>	<b>9,047</b>	<b>Total</b>	<b>9,607</b>	<b>10,509</b>	
0.6 %	0.6 %	Average rate credit institutions *)	0.6 %	0.6 %	
<b>Other commitments to credit institutions (NOK million)</b>					
5,000	2,288	Unutilised credits	2,288	5,000	
55	55	Financial guarantees	55	55	
<b>5,055</b>	<b>2,344</b>	<b>Total</b>	<b>2,344</b>	<b>5,055</b>	

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.