

Note 8 - Credit institutions - loans and advances

Parent Bank		Loans and advances to credit institutions (NOK million)	Group	
31 Dec 2017	31 Dec 2018		31 Dec 2018	31 Dec 2017
6,903	8,091	Loans and advances without agreed maturity or notice of withdrawal	1,987	1,575
2,639	3,087	Loans and advances with agreed maturity or notice of withdrawal	3,087	2,639
9,543	11,178	Total	5,074	4,214
Specification of loans and receivables on key currencies				
7	17	CHF	17	7
231	770	EUR	770	231
7	95	GBP	95	7
19	19	ISK	19	19
7	36	JPY	36	7
9,074	10,071	NOK	4,007	3,747
119	78	SEK	33	118
68	84	USD	89	68
10	8	Other	8	10
9,543	11,178	Total	5,074	4,214
1,5 %	1,8 %	Average rate credit institutions	1,9 %	0,9 %

31 Dec 2017	31 Dec 2018	Deposits from credit institutions (NOK million)	31 Dec 2018	31 Dec 2017
7,729	7,338	Deposits without agreed maturity or notice of withdrawal	8,006	8,289
1,318	1,208	Deposits with agreed maturity or notice of withdrawal	1,208	1,318
9,047	8,546	Total	9,214	9,607
Specification of deposits on key currencies				
2,098	1,604	EUR	1,604	2,098
6,919	6,904	NOK	7,572	7,479
6	13	SEK	13	6
19	12	USD	12	19
5	12	Other	12	5
9,047	8,546	Total	9,214	9,607
0,6 %	0,8 %	Average rate credit institutions	0,8 %	0,6 %

31 Dec 2017	31 Dec 2018	Other commitments to credit institutions (NOK million)	31 Dec 2018	31 Dec 2017
2,288	55	Unutilised credits	55	2,288
55	55	Financial guarantees	55	55
2,344	111	Total	111	2,344

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.