

Note 7 - Credit institutions - loans and advances

Parent Bank		Loans and advances to credit institutions (NOK million)	Group	
31 Dec 18	31 Dec 19		31 Dec 19	31 Dec 18
8,091	9,181	Loans and advances without agreed maturity or notice of withdrawal	2,110	1,987
3,087	-	Loans and advances with agreed maturity or notice of withdrawal	0	3,087
11,178	9,181	Total	2,110	5,074
Specification of loans and receivables on key currencies				
17	7	CHF	7	17
770	1,010	EUR	1,010	770
95	89	GBP	89	95
19	0	ISK	0	19
36	1	JPY	1	36
10,071	7,985	NOK	943	4,007
78	67	SEK	31	33
84	12	USD	19	89
8	9	Other	9	8
11,178	9,181	Total	2,110	5,074
1.8 %	2.3 %	Average rate credit institutions	1.8 %	1.9 %
Deposits from credit institutions (NOK million)				
7,338	7,299	Deposits without agreed maturity or notice of withdrawal	8,567	8,006
1,208	287	Deposits with agreed maturity or notice of withdrawal	287	1,208
8,546	7,585	Total	8,853	9,214
Specification of deposits on key currencies				
9	10	DKK	10	9
1,604	343	EUR	343	1,604
-	19	JPY	19	-
6,904	7,143	NOK	8,411	7,572
13	14	SEK	14	13
12	50	USD	50	12
3	6	Other	6	3
8,546	7,585	Total	8,853	9,214
0.8 %	1.2 %	Average rate credit institutions	1.3 %	0.8 %
Other commitments to credit institutions (NOK million)				
55	155	Unutilised credits	155	55
55	95	Financial guarantees	95	65
111	250	Total	250	121

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.