

## Note 7 - Credit institutions - loans and advances

Parent Bank		Loans and advances to credit institutions (NOK million)	Group	
31 Dec 2019	31 Dec 2020		31 Dec 2020	31 Dec 2019
9,181	10,375	Loans and advances without agreed maturity or notice of withdrawal	2,565	2,110
-	2,526	Loans and advances with agreed maturity or notice of withdrawal	2,527	0
<b>9,181</b>	<b>12,901</b>	<b>Total</b>	<b>5,091</b>	<b>2,110</b>
<b>Specification of loans and receivables on key currencies</b>				
4	25	CAD	25	4
7	30	CHF	30	7
1,010	815	EUR	793	1,010
89	154	GBP	154	89
1	8	JPY	8	1
7,985	11,768	NOK	3,975	943
67	40	SEK	40	31
12	39	USD	43	19
5	23	Other	23	5
<b>9,181</b>	<b>12,901</b>	<b>Total</b>	<b>5,091</b>	<b>2,110</b>
2.3 %	1.6 %	Average rate credit institutions	1.1 %	1.8 %
31 Dec 2019	31 Dec 2020	Deposits from credit institutions (NOK million)	31 Dec 2020	31 Dec 2019
7,299	10,404	Deposits without agreed maturity or notice of withdrawal	10,869	8,567
287	2,226	Deposits with agreed maturity or notice of withdrawal	2,226	287
<b>7,585</b>	<b>12,630</b>	<b>Total</b>	<b>13,095</b>	<b>8,853</b>
<b>Specification of deposits on key currencies</b>				
10	-	DKK	-	10
343	1,716	EUR	1,716	343
2	38	GBP	38	2
19	8	JPY	8	19
7,143	10,847	NOK	11,312	8,411
14	-	SEK	-	14
50	21	USD	21	50
4	1	Other	1	4
<b>7,585</b>	<b>12,630</b>	<b>Total</b>	<b>13,095</b>	<b>8,853</b>
1.2 %	0.4 %	Average rate credit institutions	0.4 %	1.3 %
31 Dec 2019	31 Dec 2020	Other commitments to credit institutions (NOK million)	31 Dec 2020	31 Dec 2019
155	191	Unutilised credits	191	155
95	95	Financial guarantees	95	95
<b>250</b>	<b>286</b>	<b>Total</b>	<b>286</b>	<b>250</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.