

## Note 7 - Credit institutions - loans and advances

Parent Bank			Group	
31 Dec 20	31 Dec 21	Loans and advances to credit institutions (NOK million)	31 Dec 21	31 Dec 20
10,375	11,344	Loans and advances without agreed maturity or notice of withdrawal	2,859	2,565
2,526	1,846	Loans and advances with agreed maturity or notice of withdrawal	1,846	2,527
<b>12,901</b>	<b>13,190</b>	<b>Total</b>	<b>4,704</b>	<b>5,091</b>
<b>Specification of loans and receivables on key currencies</b>				
25	11	CAD	11	25
30	8	CHF	8	30
815	1,324	EUR	1,299	793
154	195	GBP	195	154
8	9	JPY	9	8
11,768	11,400	NOK	2,948	3,975
40	147	SEK	143	40
39	82	USD	78	43
23	13	Other	13	23
<b>12,901</b>	<b>13,190</b>	<b>Total</b>	<b>4,704</b>	<b>5,091</b>
1.6 %	1.0 %	Average rate credit institutions	0.6 %	1.1 %
<b>Deposits from credit institutions (NOK million)</b>				
<b>31 Dec 20</b>	<b>31 Dec 21</b>		<b>31 Dec 21</b>	<b>31 Dec 20</b>
10,404	10,340	Deposits without agreed maturity or notice of withdrawal	11,063	10,869
4,226	3,999	Deposits with agreed maturity or notice of withdrawal	3,999	4,226
<b>14,629</b>	<b>14,340</b>	<b>Total</b>	<b>15,063</b>	<b>15,094</b>
<b>Specification of deposits on key currencies</b>				
1,716	1,640	EUR	1,640	1,716
38	2	GBP	2	38
8	3	JPY	3	8
12,847	12,626	NOK	13,349	13,312
-	69	SEK	69	-
21	0	USD	0	21
1	0	Other	0	1
<b>14,629</b>	<b>14,340</b>	<b>Total</b>	<b>15,063</b>	<b>15,094</b>
0.4 %	0.2 %	Average rate credit institutions	0.2 %	0.4 %
<b>Other commitments to credit institutions (NOK million)</b>				
<b>31 Dec 20</b>	<b>31 Dec 21</b>		<b>31 Dec 21</b>	<b>31 Dec 20</b>
191	-	Unutilised credits	-	191
95	55	Financial guarantees	55	95
<b>286</b>	<b>55</b>	<b>Total</b>	<b>55</b>	<b>286</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.