

Note 7 - Credit institutions - loans and advances

Parent Bank			Group	
31 Dec 21	31 Dec 22	Loans and advances to credit institutions (NOK million)	31 Dec 22	31 Dec 21
11,344	15,280	Loans and advances without agreed maturity or notice of withdrawal	4,971	2,859
1,846	6,692	Loans and advances with agreed maturity or notice of withdrawal	6,692	1,846
13,190	21,972	Total	11,663	4,704
Specification of loans and receivables on key currencies				
11	15	CAD	15	11
8	22	CHF	22	8
1,324	3,069	EUR	3,069	1,299
195	335	GBP	335	195
9	14	JPY	14	9
11,400	18,338	NOK	8,029	2,948
147	13	SEK	13	143
82	141	USD	141	78
13	25	Other	25	13
13,190	21,972	Total	11,663	4,704
1.0 %	2.3 %	Average rate credit institutions	2.8 %	0.6 %
Deposits from credit institutions (NOK million)				
31 Dec 21	31 Dec 22		31 Dec 22	31 Dec 21
10,340	11,225	Deposits without agreed maturity or notice of withdrawal	11,225	11,063
4,001	3,411	Deposits with agreed maturity or notice of withdrawal	3,411	4,001
14,340	14,636	Total	14,636	15,063
Specification of deposits on key currencies				
1,640	1,289	EUR	1,289	1,640
2	-	GBP	-	2
3	15	JPY	15	3
12,626	13,330	NOK	13,330	13,349
69	0	SEK	0	69
0	1	USD	1	0
0	0	Other	0	0
14,340	14,636	Total	14,636	15,063
0.2 %	1.3 %	Average rate credit institutions	1.3 %	0.2 %
Other commitments to credit institutions (NOK million)				
31 Dec 21	31 Dec 22		31 Dec 22	31 Dec 21
0	0	Unutilised credits	0	0
55	55	Financial guarantees	55	55
55	55	Total	55	55

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.