

Note 7 - Credit institutions - loans and advances

Parent Bank			Group	
31 Dec 22	31 Dec 23	Loans and advances to credit institutions (NOK million)	31 Dec 23	31 Dec 22
15,280	14,191	Loans and advances without agreed maturity or notice of withdrawal	3,696	4,971
6,692	5,050	Loans and advances with agreed maturity or notice of withdrawal	5,050	6,692
21,972	19,241	Total	8,746	11,663
Specification of loans and receivables on key currencies				
15	14	CAD	14	15
22	18	CHF	18	22
3,069	1,735	EUR	1,735	3,069
335	305	GBP	305	335
14	3	JPY	3	14
18,338	17,062	NOK	6,567	8,029
13	3	SEK	3	13
141	74	USD	74	141
25	26	Other	26	25
21,972	19,241	Total	8,746	11,663
2.3 %	4.5 %	Average rate credit institutions	3.6 %	2.8 %
Deposits from credit institutions (NOK million)				
31 Dec 22	31 Dec 23		31 Dec 23	31 Dec 22
11,225	11,028	Deposits without agreed maturity or notice of withdrawal	11,028	11,225
3,411	2,132	Deposits with agreed maturity or notice of withdrawal	2,132	3,411
14,636	13,160	Total	13,160	14,636
Specification of deposits on key currencies				
1,289	621	EUR	621	1,289
-	14	GBP	14	-
15	1	JPY	1	15
13,330	12,503	NOK	12,503	13,330
0	15	SEK	15	0
1	0	USD	0	1
0	6	Other	6	0
14,636	13,160	Total	13,160	14,636
1.3 %	3.2 %	Average rate credit institutions	3.2 %	1.3 %
Other commitments to credit institutions (NOK million)				
31 Dec 22	31 Dec 23		31 Dec 23	31 Dec 22
0	2,304	Unutilised credits	2,304	0
55	20	Financial guarantees	20	55
55	2,324	Total	2,324	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.