

Statistical annex

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Norges Bank publishes more detailed statistics on its website, under www.norges-bank.no. The Bank's statistics calendar, which shows future publication dates, is only published on this website.

Financial institution balance sheets

Table 1. Norges Bank. Balance sheet. In millions of NOK

	31.12.2000	31.12.2001	31.03.2002	30.04.2002	31.05.2002
FINANCIAL ASSETS					
Foreign assets	646 120	837 262	854 000	843 756	833 648
International reserves ^{1) 2)}	245 863	211 537	217 013	203 528	196 249
Investment of Government Petroleum Fund	386 126	613 317	624 941	628 761	626 023
Other foreign assets	14 131	12 408	12 046	11 467	11 376
Claims on Norwegian financial institutions	22 194	15 242	743	598	8 104
Loans to private banks	21 158	15 140	4	5	8 002
Other assets in the form of deposits, securities, loans and overdrafts	1 036	102	739	593	102
Claims on central government	13 909	11 813	12 219	11 961	13 759
Bearer bonds	10 743	9 073	8 882	8 837	10 299
Other securities	2 776	2 451	3 049	2 780	3 245
Other claims	390	289	288	344	215
Claims on other Norwegian sectors	1 306	1 327	1 020	1 146	1 077
Securities and loans	576	603	612	611	616
Other claims	730	724	408	535	461
Stock, production units	26	27	19	22	20
Fixed assets	1 939	1 832	1 804	1 791	1 794
Valuation adjustments ³⁾	0	0	24 968	52 790	78 779
Expenses	0	0	3 220	4 281	5 426
Total assets	685 494	867 503	897 993	916 345	942 607
LIABILITIES AND CAPITAL					
Foreign liabilities	74 998	56 211	54 661	55 360	53 669
IMF debt in NOK	14 107	12 383	12 022	11 442	11 351
Other foreign liabilities	60 891	43 828	42 639	43 918	42 318
Notes and coins in circulation	46 952	46 633	42 002	40 746	40 784
Domestic deposits	505 837	719 980	732 914	725 400	732 384
Treasury	96 083	83 503	55 815	77 225	96 712
Government Petroleum Fund	386 126	613 317	624 941	628 761	626 023
Other public administration (excl.municipalities)	293	45	136	108	116
Private banks	21 647	21 614	50 799	18 045	8 428
Other financial institutions	1 591	1 406	1 134	1 183	1 027
Other Norwegian sectors	97	95	89	78	78
Accrued interest to the Treasury	0	0	582	842	1 118
Other domestic debt	10 955	2 697	3 372	4 853	3 335
Calculated value of SDRs in the IMF	1 934	1 898	1 842	1 788	1 725
Capital	44 818	40 084	40 084	40 084	40 084
Valuation adjustments	0	0	0	0	0
Revenues ⁴⁾	0	0	22 536	47 272	69 508
Total liabilities and capital	685 494	867 503	897 993	916 345	942 607
Off balance-sheet items:					
Foreign currency sold forward	32 595	11 541	19 530	22 247	24 000
Foreign currency purchased forward	25 699	13 311	21 058	23 433	25 175
Derivatives sold	77 743	121 116	134 877	106 140	114 931
Derivatives purchased	83 094	145 597	150 514	109 792	112 884
Alloted, unpaid shares in the BIS	314	324	324	324	324

¹⁾ International reserves include bonds subject to repurchase agreements

²⁾ Securities and gold are valued at fair value

³⁾ Valuation adjustments consist mainly of unrealised loss on securities

⁴⁾ Part of the unrealised loss on securities mentioned in footnote 3 is offset by a reduction in the NOK deposits for the Government Petroleum Fund
This appears in the accounts as income for Norges Bank

Table 2. Norges Bank. Specification of international reserves¹⁾. In million of NOK

	31.12.2000	31.12.2001	28.02.2002	31.03.2002	30.04.2002
Gold	2 275	2 346	2 502	2 518	2 449
Special drawing rights in the IMF	2 713	3 192	3 161	3 133	2 664
Reserve position in the IMF	5 166	6 533	6 390	6 338	6 374
Loans to the IMF	1 269	1 165	1 130	1 105	1 064
Bank deposits abroad	73 397	55 447	60 027	56 674	52 623
Foreign Treasury bills	-	-	-	26	467
Foreign bearer bonds ²⁾	157 893	117 275	117 628	122 473	114 492
Foreign shares	-	22 952	21 768	21 887	20 605
Accrued interest	3 190	2 628	2 384	2 859	2 789
Short-term assets	-40	-	-	-	-
Total	245 863	211 538	214 990	217 013	203 527

¹⁾ Securities are valued at fair value as from December 1999

²⁾ Includes bonds subject to repurchase agreements

Source: Norges Bank

Table 3. State lending institutions. Balance sheet. In million of NOK

	31.03.2001	30.06.2001	30.09.2001	31.12.2001	31.03.2002
Cash holdings and bank deposits	3 000	2 697	2 817	2 890	2 457
Total loans	173 625	175 530	176 942	178 621	182 931
Of which:					
To the general public ¹⁾	171 582	173 514	174 919	176 494	180 654
Claims on the	-	-	-	-	-
Other assets	8 658	7 660	8 778	8 495	10 131
Total assets	185 283	185 887	188 537	190 006	195 519
Bearer bond issues	55	51	49	45	44
Of which:					
In Norwegian kroner	55	51	49	45	44
In foreign currency	-	-	-	-	-
Other loans	173 288	175 272	176 604	177 806	182 622
Of which:					
From the	173 288	175 272	176 604	177 806	182 622
Other liabilities, etc.	6 337	4 939	6 139	5 173	5 968
Share capital, reserves	5 603	5 625	5 745	6 982	6 885
Total liabilities and capital	185 283	185 887	188 537	190 006	195 519

¹⁾ Includes local government administration, non-financial enterprises and households

Source: Statistics Norway and Norges Bank

Table 4. Commercial and savings banks¹⁾. Balance sheet. In millions of NOK

	31.03.2001	30.06.2001	30.09.2001	31.12.2001	31.03.2002
Cash	4 183	5 058	4 735	5 290	4 599
Deposits with Norges Bank	11 061	12 736	32 773	23 953	50 756
Deposits with commercial and savings banks	23 892	22 892	18 262	16 633	16 750
Deposits with foreign banks	52 540	64 199	54 652	42 099	48 820
Treasury bills	6 548	5 637	5 040	4 679	3 709
Other short-term paper	20 081	17 049	20 493	16 643	13 099
Government bonds etc. ¹⁾	9 189	6 331	5 179	4 696	5 856
Other bearer bonds	76 818	85 735	85 937	84 034	84 617
Loans to foreign countries	54 268	50 715	54 502	51 632	51 208
Loans to the general public	962 580	987 543	1 007 913	1 030 694	1 046 075
Of which:					
In foreign currency	79 024	83 854	85 183	87 459	88 531
Loans to mortgage and finance cos., insurance etc. ²⁾	71 693	76 772	76 531	79 543	84 110
Loans to central government and social security admin.	47 120	17 453	44 642	25 835	47 021
Other assets ³⁾	96 738	96 531	95 182	95 185	98 600
Total assets	1 436 711	1 448 651	1 505 841	1 480 916	1 555 220
Deposits from the general public	657 324	683 358	679 493	703 250	714 284
Of which:					
In foreign currency	26 479	26 641	25 764	25 887	22 759
Deposits from commercial and savings banks	26 635	26 168	27 143	22 566	25 938
Deposits from mortgage and fin.cos., and inst.etc. ²⁾	35 160	39 852	37 634	39 012	40 506
Deposits from	52 163	21 596	49 774	34 105	55 091
Fund from CDs	86 926	84 991	87 612	78 651	67 251
Loans and deposits from Norges Bank	4 494	16 640	2	15 793	487
Loans and deposits from abroad	170 876	11 425	10 990	15 605	17 029
Other liabilities	303 273	460 412	507 756	463 376	530 814
Share capital/primary capital	25 339	25 401	25 182	25 322	25 328
Allocations, reserves etc.	71 660	71 656	71 390	72 363	75 719
Net income	2 861	7 152	8 865	10 873	2 773
Total liabilities and capital	1 436 711	1 448 651	1 505 841	1 480 916	1 555 220
Specifications:					
Foreign assets	153 235	164 494	155 570	137 213	146 576
Foreign debt	352 621	340 298	380 364	358 119	394 665

¹⁾ Includes government bonds and bonds issued by lending institutions.

²⁾ Includes mortgage companies, finance companies, life and non-life insurance companies and other financial institutions.

³⁾ Includes unspecified loss provisions (negative figures) and loans and other claims not specified above.

Source: Statistics Norway and Norges Bank

Table 5. Commercial and savings banks. Loans and deposits by sector¹⁾. In millions of NOK

	31.03.2001	30.06.2001	30.09.2001	31.12.2001	31.03.2002
Loans to:					
Local government (incl. municipal enterprises)	12 514	12 482	12 533	11 945	10 632
Non-financial enterprises ²⁾	346 454	351 578	355 565	358 796	365 974
Households ³⁾	603 612	623 483	639 815	659 954	669 469
Total loans to the general public	962 580	987 543	1 007 913	1 030 694	1 046 075
Deposits from:					
Local government (incl. municipal enterprises)	38 893	46 109	42 455	46 002	47 519
Non-financial enterprises ²⁾	206 068	202 920	209 155	219 277	207 455
Households ³⁾	412 363	434 329	427 883	437 971	459 310
Total deposits from the private sector and municipalities	657 324	683 358	679 494	703 250	714 284

¹⁾ Includes local government administration, non-financial enterprises and households.

²⁾ Includes private enterprises with limited liability etc., and state enterprises.

³⁾ Includes sole proprietorships, unincorporated enterprises and wage earners, etc.

Source: Statistics Norway and Norges Bank

Table 6. Mortgage companies. Balance sheet. In millions of NOK

	31.03.2001	30.06.2001	30.09.2001	31.12.2001	31.03.2002
Cash and bank deposits	3 927	6 083	6 573	4 568	5 011
Notes and certificates	14 236	12 730	13 730	802	1 683
Government bonds ¹⁾	1 566	932	904	1 238	908
Other bearer bonds	38 673	48 305	43 032	41 220	51 023
Loans to:					
Financial enterprises	19 858	19 797	21 369	24 886	23 874
The general public ²⁾	144 543	149 450	154 006	167 697	163 948
Other sectors	13 028	13 786	12 775	11 659	11 106
Others assets ³⁾	-2 594	-2 161	-803	-655	-1 980
Total assets	233 237	248 922	251 586	251 415	255 573
Notes and certificates	42 397	38 497	37 006	23 166	31 607
Bearer bonds issues in NOK ⁴⁾	60 042	60 292	60 173	61 067	59 446
Bearer bond issues in foreign currency ⁴⁾	65 081	79 624	79 946	84 857	81 688
Other funding	50 505	54 449	58 448	65 734	67 331
Equity capital	11 554	11 841	12 199	11 881	11 705
Other liabilities	3 658	4 219	3 814	4 710	3 796
Total liabilities and capital	233 237	248 922	251 586	251 415	255 573

¹⁾ Includes government bonds and bonds issued by state lending institutions.

²⁾ Includes local government administration, non-financial enterprises and households.

³⁾ Foreign exchange differences in connection with swaps are entered net in this item. This may result in negative figures for some periods.

⁴⁾ Purchase of own bearer bonds deducted.

Source: Statistics Norway and Norges Bank

Table 7. Finance companies. Balance sheet. In millions of NOK

	31.03.2001	30.06.2001	30.09.2001	31.12.2001	31.03.2002
Cash and bank deposits	1 762	2 271	1 535	2 226	2 021
Notes and certificates	97	99	99	134	105
Bearer bonds	54	39	40	20	20
Loans ¹⁾ (gross) to:	75 531	80 491	82 425	83 640	85 594
The General public ²⁾ (net)	72 059	75 348	78 092	79 473	81 506
Other sectors (net)	3 335	4 964	4 091	3 951	3 877
Other assets ³⁾	2 633	2 704	2 382	2 803	2 336
Total assets	80 077	85 604	86 481	88 823	90 076
Notes and certificates	425	575	500	575	550
Bearer bonds	115	115	115	115	115
Loans from non-banks	9 935	9 617	9 875	10 471	10 010
Loans from banks	57 518	63 004	63 180	60 180	61 852
Other liabilities	5 376	5 073	5 311	10 004	10 097
Capital, reserves	6 708	7 220	7 500	7 478	7 452
Total liabilities and capital	80 077	85 604	86 481	88 823	90 076

¹⁾ Includes subordinated loan capital and leasing finance.

²⁾ Includes local government administration, non-financial enterprises and households.

³⁾ Includes specified and unspecified loan loss provisions (negative figures)

Source: Norges Bank

Table 8. Life insurance companies. Main assets. In millions of NOK

	31.03.2001	31.03.2001	30.06.2001	30.09.2001	31.12.2001
Cash and bank deposits	9 841	13 800	11 425	11 167	13 467
Norwegian notes and certificates	13 952	16 707	19 780	27 871	29 699
Foreign Treasury bills and notes	200	195	2 168	933	1 189
Norwegian bearer bonds	86 433	97 921	99 000	100 305	101 819
Foreign bearer bonds	74 702	77 827	81 680	83 383	83 147
Norwegian shares, units, primary capital certificates and interests	49 742	49 218	48 363	44 636	47 506
Foreign shares, units, primary capital certificates and interests	80 994	73 729	73 098	49 352	57 243
Loans to the general public ¹⁾	23 048	24 658	24 405	24 360	24 482
Loans to other sectors	867	1 035	1 038	1 012	935
Other specified assets	41 714	44 172	44 484	53 959	53 214
Total assets	381 493	399 262	405 441	396 978	412 701

¹⁾ Includes local government administration, non-financial enterprises and households

Source: Statistics Norway

Table 9. Non-life insurance companies. Main assets. In millions of NOK

	31.03.2001	31.03.2001	30.06.2001	30.09.2001	31.12.2001
Cash and bank deposits	6 136	6 107	6 126	5 761	6 454
Norwegian notes and certificates	3 878	3 866	3 945	4 492	3 663
Foreign notes and certificates	421	200	131	92	249
Norwegian bearer bonds	13 402	13 428	12 471	12 854	13 082
Foreign bearer bonds	14 072	13 579	12 411	12 851	13 005
Norwegian shares, units, primary capital certificates, interests	10 839	10 574	11 301	10 226	10 781
Foreign shares, units, primary capital certificates, interests	11 809	10 909	12 719	10 471	11 702
Loans to the general public ¹⁾	1 649	1 643	1 644	1 243	934
Loans to other sectors	102	98	114	89	148
Other specified sectors	33 193	35 861	39 186	36 000	40 409
Total assets	95 501	96 265	100 048	94 079	100 427

¹⁾ Includes local government administration, non-financial enterprises and households.

Source: Statistics Norway

Table 10a. Securities funds' assets. Market value. In millions of NOK

	31.12.2000	31.03.2001	30.06.2001	30.09.2001	31.12.2001
Bank deposits	4 274	4 251	4 925	4 384	3 857
Treasury bills, etc. ¹⁾	1 716	2 286	1 576	1 661	867
Other Norwegian short-term paper	15 456	18 574	18 525	19 768	19 003
Foreign short-term paper	187	56	63	55	55
Government bonds, etc. ²⁾	4 098	3 771	2 919	3 077	3 959
Other Norwegian bonds	22 798	20 662	22 030	24 920	24 788
Foreign bonds	1 928	1 555	1 738	1 538	1 516
Norwegian equities	37 785	35 546	35 902	27 337	30 301
Foreign equities	53 430	49 349	52 126	40 009	47 140
Other assets	2 121	1 935	1 981	1 746	1 958
Total assets	143 792	137 986	141 785	124 494	133 444

¹⁾ Comprises Treasury bills and other certificates issued by state lending institutions.

²⁾ Comprises government bonds and bonds issued by state lending institutions.

Sources: Norwegian Central Securities Depository and Norges Bank

Table 10b. Securities funds' assets under management by holding sector. Market value. In millions of NOK

	31.12.2000	31.03.2001	30.06.2001	30.09.2001	31.12.2001
Central government and social security administration	334	393	341	341	320
Commercial and savings banks	3 599	3 511	3 675	3 793	3 508
Other financial corporations	19 100	17 188	16 859	14 718	15 524
Local government corporations and municipal enterprises	5 750	6 126	6 778	7 259	7 840
Other corporations	27 999	25 477	26 381	23 688	24 691
Households	82 032	80 504	82 806	70 320	76 777
Rest of the world	3 471	3 288	3 446	2 877	3 284
Mutual funds shares in total	142 286	136 488	140 287	122 996	131 946

Sources: Norges Bank and the Norwegian Central Securities Depository

Securities statistics

Table 11. Shareholdings registered with the Norwegian Central Securities Depository (VPS) by holding sector. Market value. In millions of NOK

Holding sector	31.12.2000	31.03.2001	30.06.2001	30.09.2001	31.12.2001
Central government and social security administration	144 983	141 244	260 012	223 630	249 604
Norges Bank	0	0	0	0	0
State lending institutions	17	25	29	10	4
Savings banks	3 404	3 339	3 515	3 152	3 232
Commercial banks	8 869	10 942	10 268	8 979	9 283
Insurance companies	47 616	42 836	41 267	32 562	36 556
Mortgage companies	167	183	175	162	174
Finance companies	6	6	6	4	4
Mutual funds	43 782	40 815	41 184	30 713	34 477
Other financial enterprises	20 489	30 009	36 575	30 210	32 059
Local government administration and municipal enterprises	2 944	3 043	2 775	2 452	2 755
State enterprises	29 111	9 114	9 998	7 371	9 412
Other private enterprises	159 808	169 242	184 572	172 690	143 658
Wage-earning households	58 390	57 073	70 781	52 235	50 497
Other households	3 371	3 521	3 905	3 412	2 678
Rest of the world	259 156	252 512	307 045	248 369	242 456
Unspecified sector	1 832	1 760	1 570	1 762	1 925
Total	783 947	765 663	973 678	817 716	818 774

Sources: Norwegian Central Securities Depository and Norges Bank

Table 12. Share capital and primary capital certificates registered with the Norwegian Central Securities Depository by issuing sector. Nominal value. In millions of NOK

	31.12.2000	31.03.2001	30.06.2001	30.09.2001	31.12.2001
Savings banks	8 986	8 986	8 986	8 991	9 126
Commercial banks	15 229	15 292	15 562	15 702	15 712
Insurance companies	1 018	886	886	1 123	1 124
Mortgage companies	1 955	1 955	1 955	2 194	2 194
Finance companies	64	64	64	64	5
Other financial enterprises	11 980	12 048	12 131	12 156	11 389
Local government administration and municipal enterprises	2	2	2	2	2
State enterprises	18 279	12 947	18 421	18 421	18 425
Other private enterprises	44 142	47 285	47 462	47 019	46 027
Rest of the world	6 210	6 668	7 685	7 023	7 194
Unspecified sector	2	0	0	0	0
Total	107 867	106 133	113 154	112 695	111 198

Sources: Norwegian Central Securities Depository and Norges Bank

Table 13. Net purchases and net sales (-) in the primary and secondary markets of shares registered with the Norwegian Central Securities Depository, by purchasing, selling and issuing sector ¹⁾. Estimated market value. In millions of NOK

2001 Q4 Issuing sector	Purchasing/ selling sector																	Total ²⁾
	Cent. govt and social security	Norges Bank	State lending inst.	Sav. banks	Comm. banks	Insur. comp.	Mort. comp.	Fin. comp.	Secur. funds	Other financ. enterpr.	Local govt & munic. enterpr.	State enterpr.	Other private enterpr.	Wage- earning house- holds	Other house- holds	Rest of the world	Unsp. sector	
Comm. banks	1	0	0	29	-79	38	4	-1	-121	208	1	0	186	-78	7	150	1	347
Insurance comp.	0	0	0	0	4	26	0	0	5	-128	2	0	30	7	1	46	6	0
Mortgage comp.	239	0	0	94	-93	0	0	0	0	0	0	0	0	0	0	-1	0	239
Finance comp.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial enterpr.	-4 486	0	-17	110	1 332	-313	3	0	-242	-422	38	18	815	59	-13	2 443	16	-659
Local govt. admin. and municipal enterprises	0	0	0	0	0	0	0	0	0	0	31	0	0	-29	0	0	-3	0
State enterprises	-15 932	0	0	34	18	1 298	-1	0	1 264	155	44	-7	251	1 416	25	24 608	25	13 198
Other private enterprises	2 442	0	0	91	7 686	-2 775	21	0	-1 754	-6 422	243	-1 929	16 881	-8 897	-893	5 871	696	11 263
Rest of the world	915	0	0	-55	15 352	-1 740	-6	0	-2 180	-2 163	5	-15	-983	-1 333	-49	-6 865	-25	856
Unspecified sector	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	-16 821	0	-17	302	24 221	-3 465	22	-1	-3 028	-8 773	365	-1 934	17 180	-8 853	-923	26 253	717	25 244

¹⁾ Issues at issue price + purchases at market value – sales at market value – redemption value.

²⁾ Total shows net issues in the primary market. Purchases and sales in the secondary market result in redistribution between owner sectors, but add up to 0.

Sources: Norwegian Central Securities Depository and Norges Bank

Table 14. Bondholdings in NOK registered with the Norwegian Central Securities Depository by holding sector. Market value. In millions of NOK

	31.12.2000	31.03.2001	30.06.2001	30.09.2001	31.12.2001
Central government and social security administration	29 283	28 274	28 601	28 004	27 682
Norges Bank	8 297	10 148	7 625	6 986	6 531
State lending institutions	266	257	241	232	219
Savings banks	24 987	26 602	24 741	25 114	26 733
Commercial banks	37 758	39 327	39 737	39 768	35 598
Insurance companies	150 773	153 860	153 099	154 734	160 077
Mortgage companies	15 276	15 831	14 311	13 415	12 880
Finance companies	5	5	7	33	23
Mutual funds	22 262	24 899	25 460	28 517	29 428
Other financial enterprises	1 347	1 711	1 462	1 685	3 353
Local government administration and municipal enterprises	10 668	10 556	10 441	10 642	10 694
State enterprises	2 923	3 098	3 150	3 457	3 166
Other private enterprises	22 663	23 418	21 870	21 966	24 049
Wage-earning households	12 831	11 092	12 841	13 286	14 972
Other households	4 246	4 270	4 567	4 651	4 882
Rest of the world	69 674	69 936	62 187	60 872	61 131
Unspecified sector	957	762	795	825	948
Total	414 216	424 048	411 135	414 185	422 367

Sources: Norwegian Central Securities Depository and Norges Bank

Table 15. Bondholdings in NOK registered with the Norwegian Central Securities Depository by issuing sector. Nominal value. In millions of NOK

	31.12.2000	31.03.2001	30.06.2001	30.09.2001	31.12.2001
Central government and social security administration	144 163	148 052	126 354	127 776	129 762
State lending institutions	326	316	295	284	263
Savings banks	48 319	51 964	55 399	58 484	60 263
Commercial banks	57 105	56 147	62 005	61 675	58 601
Insurance companies	819	819	994	994	994
Mortgage companies	67 847	67 686	67 141	66 510	66 988
Finance companies	93	75	75	50	50
Other financial enterprises	2 300	2 300	2 300	2 300	2 300
Local government administration and municipal enterprises	47 225	49 211	50 404	47 198	46 466
State enterprises	18 509	14 904	15 496	12 685	14 854
Other private enterprises	22 507	29 471	30 893	32 908	35 488
Households	27	27	27	27	23
Rest of the world	6 892	6 931	7 586	8 086	9 698
Unspecified sector	0	0	0	0	0
Total	416 132	427 901	418 968	418 977	425 750

Sources: Norwegian Central Securities Depository and Norges Bank

Table 16. Net purchases and net sales (-) in the primary and secondary markets for NOK-denominated bonds registered with the Norwegian Central Securities Depository by purchasing, selling and issuing sector. ¹⁾ Estimated market value. In millions of NOK

2001 Q4	Purchasing/ selling sector																Total ²⁾	
	Cent. gov't and social security	Norges Bank	State lending inst.	Sav. banks	Comm. banks	Insur. comp.	Mort. comp.	Fin. comp.	Secur. funds	Other financ. enterpr.	Local gov't & munic. enterpr.	State enterpr.	Other private enterpr.	Wage-earning households	Other households	Rest of the world		Unsp. sector
Central government and social security																		
admin.	-1 246	-1 709	0	-2 030	-3 332	2 890	-227	6	223	768	-48	1	142	-31	152	-9 958	15	-14 386
State lending institutions	0	0	-52	-16	-4	8	0	0	0	0	0	0	0	0	0	0	0	-64
Savings banks	381	0	0	1 093	2 480	1 222	-889	15	3 629	520	695	19	398	1 530	249	647	121	12 110
Commercial banks	-872	0	0	-747	-2 134	-207	-121	0	1 024	157	123	36	584	3 683	140	185	233	2 083
Insurance comp.	10	0	0	15	0	30	3	0	-18	-4	5	10	84	0	26	11	2	173
Mortgage comp.	143	0	0	277	-442	415	-1 438	-3	448	186	10	69	47	2	61	-624	11	-837
Finance comp. Other	0	0	0	0	-5	0	0	0	-9	0	0	0	0	0	0	-4	0	-18
financial enterprises	0	0	0	8	-7	-50	0	0	9	1	-1	0	41	0	0	0	0	0
Loc. gov't. adm.+ mun. ent.	250	0	0	-338	484	475	267	0	98	181	-875	-162	60	-48	66	1 228	2	1 689
State enterprises	62	0	0	206	201	1 529	-44	0	-163	54	-97	346	-91	-5	54	-109	1	1 944
Other private enterprises	-71	0	0	2 053	664	656	45	0	2 173	210	222	212	1 167	93	115	661	53	8 253
Households	0	0	0	0	5	0	-7	0	0	0	0	0	0	0	0	0	0	-2
Rest of the world	0	0	0	99	123	2 405	0	0	407	5	11	0	-14	39	16	-324	7	2 772
Unspecified sector	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	-1 342	-1 709	-52	619	-1 967	9 373	-2 411	18	7 820	2 078	46	531	2 417	5 263	877	-8 288	445	13 718

¹⁾ Issues at issue price + purchases at market value – sales at market value – redemption value.

²⁾ Total shows net issues in the primary market. Purchases and sales in the secondary market result in redistribution between owner sectors, but add up to 0.

Sources: Norwegian Central Securities Depository and Norges Bank

Table 17. NOK-denominated short-term paper registered with the Norwegian Central Securities Depository by holding sector. Market value. In millions of NOK

	31.12.2000	31.03.2001	30.06.2001	30.09.2001	31.12.2001
Central government and social security administration	7 354	8 465	8 248	7 889	5 680
Norges Bank	2 816	3 010	1 687	2 478	2 451
State lending institutions	0	0	0	0	0
Savings banks	6 716	7 821	8 340	6 847	4 088
Commercial banks	16 662	23 814	17 177	21 024	17 629
Insurance companies	24 261	23 341	30 290	36 746	38 829
Mortgage companies	1 816	1 667	789	1 128	454
Finance companies	91	92	98	73	61
Mutual funds	21 157	21 482	20 841	22 169	20 690
Other financial enterprises	281	1 702	1 508	1 214	2 025
Local government administration and municipal enterprises	3 665	6 340	4 501	4 360	3 244
State enterprises	4 596	2 585	4 978	6 381	4 006
Other private enterprises	9 565	20 112	10 282	10 734	7 225
Wage-earning households	415	385	292	363	180
Other households	526	409	484	521	1 354
Rest of the world	7 632	10 147	11 084	10 947	9 995
Unspecified sector	233	865	458	429	488
Total	107 786	132 236	121 057	133 303	118 398

Sources: Norwegian Central Securities Depository and Norges Bank

Table 18. Outstanding short-term paper by issuing sector.¹⁾ Nominal value. In millions of NOK

Issuing sector	31.03.2001	30.06.2001	30.09.2001	31.12.2001	31.03.2002
Central government and social security administration	35 500	32 500	35 500	36 000	36 500
Counties	883	1 064	2 389	2 172	1 163
Municipalities	4 481	3 155	3 267	3 208	3 280
State lending institutions	0	0	0	0	0
Commercial banks	18 568	17 905	19 724	13 466	20 637
Savings banks	38 613	35 339	38 090	37 815	34 171
Mortgage companies	8 747	7 082	9 177	5 525	4 330
Finance companies	525	575	500	575	550
Other financial enterprises	0	0	0	0	0
State enterprises	1 940	1 800	3 900	2 780	4 530
Municipal enterprises	9 841	10 264	10 953	9 234	11 194
Private enterprises	10 761	11 610	11 530	7 538	11 520
Rest of the world	1 230	2 540	2 040	1 885	2 400
Total	131 089	123 834	137 070	120 198	130 275

¹⁾ Comprises short-term paper issued in Norway in NOK by domestic sectors and foreigners and paper in foreign currency issued by domestic sectors.

Source: Norges Bank

Credit and liquidity trends

Table 19. Credit indicator and money supply

	Volume figures at end of period NOKbn			Percentage growth				
				Over past 12 months			Over past 3 months Annualised rate	
	C2 ¹⁾	C3 ²⁾	M2 ³⁾	C2 ¹⁾	C3 ²⁾	M2 ³⁾	C2 ¹⁾	M2 ³⁾
December 1993	877.7	1 074.1	477.6	-1.8	-1.7	-0.9	0.1	2.0
December 1994	893.5	1 075.8	501.9	2.3	1.3	5.1	2.8	2.5
December 1995	936.0	1 123.6	530.3	4.9	5.2	5.6	5.4	2.2
December 1996	992.7	1 213.6	564.4	6.0	5.2	6.4	7.8	5.2
December 1997	1 099.4	1 361.0	578.5	10.2	10.0	2.5	10.0	3.6
December 1998	1 193.3	1 519.6	605.3	8.3	12.2	4.6	6.5	6.0
December 1999	1 295.3	1 695.0	670.1	8.3	7.9	10.7	9.7	9.2
December 2000	1 461.5	1 907.3	731.8	12.4	10.7	9.2	12.2	8.3
January 2001	1 475.2	1 907.3	749.7	12.2	9.9	10.9	11.2	8.4
February 2001	1 490.6	1 922.9	755.9	12.4	10.3	10.7	11.0	11.4
March 2001	1 503.4	1 933.8	752.3	12.1	9.5	10.1	10.3	8.3
April 2001	1 519.5	1 967.6	740.7	11.6	10.0	8.6	9.6	7.6
May 2001	1 529.7	1 990.8	756.6	11.4	10.7	10.0	9.0	6.2
June 2001	1 542.1	2 003.0	775.7	11.1	10.3	8.6	8.6	8.4
July 2001	1 547.9	1 999.5	773.5	10.7	9.2	8.6	9.4	7.4
August 2001	1 557.1	1 989.5	772.1	10.6	6.7	8.1	9.9	7.1
September 2001	1 572.5	1 999.9	775.8	10.1	5.7	6.5	10.1	5.8
October 2001	1 583.0	2 025.8	781.7	10.2	6.2	8.4	9.8	6.9
November 2001	1 601.0	2 058.1	773.9	9.7	7.1	7.7	9.4	8.4
December 2001	1 608.9	2 059.6	795.1	9.7	7.9	8.6	9.2	12.0
January 2002	1 615.0	2 067.0	821.0	9.3	8.1	9.5	8.4	12.6
February 2002	1 621.9	2 072.0	812.4	8.9	8.1	7.5	7.7	12.1
March 2002	1 633.1		813.1	8.9		8.1	7.7	5.2
April 2002	1 648.5		800.1	9.0		8.0		

1) C2 = Credit indicator. Credit from domestic sources; seasonally adjusted figures.

2) C3 = Total credit from domestic and foreign sources; actual figures.

3) M2 = Money supply; seasonally adjusted figures.

Source: Norges Bank

Table 20. Domestic credit supply to the general public¹⁾, by source. In millions of NOK. 12-month growth as a percentage

	31.12.1999		31.12.2000		31.12.2001		30.04.2002	
	Amount	%	Amount	%	Amount	%	Amount	%
Private banks	819 535	9.5	938 076	13.8	1 030 694	9.6	1 056 504	9.0
State lending institutions	189 651	5.3	167 921	3.9	176 494	5.1	181 376	5.4
Norges Bank	566	6.4	575	1.6	603	4.9	611	5.5
Mortgage companies	93 270	-2.5	144 846	20.4	167 699	15.6	164 534	13.9
Finance companies	58 806	28.4	66 809	12.1	79 474	14.6	82 046	13.0
Life insurance companies	25 062	-11.3	23 047	-8.0	24 482	0.2	22 904	-6.8
Pension funds	4 993	8.2	4 659	-6.7	3 263	0.0	3 263	0.0
Non-life insurance companies	1 321	-59.6	1 649	24.8	934	-43.4	930	-43.3
Bond debt ²⁾	75 538	2.8	82 838	9.7	89 671	8.2	90 522	3.9
Certificate debt	19 335	82.8	25 059	29.6	24 932	-0.5	33 927	14.0
Other sources	7 175	51.7	6 038	27.4	10 624	76.0	11 841	57.0
Total domestic credit (C2)³⁾	1 295 252	8.3	1 461 517	12.4	1 608 870	9.7	1 648 459	9.0

¹⁾ Comprises local government administration, non-financial enterprises and households

²⁾ Adjusted for non-resident holdings of Norwegian private and municipal bonds in Norway.

³⁾ Corresponds to Norges Bank's credit indicator (C2).

Source: Norges Bank

Table 21. Composition of money supply. In millions of NOK

Actual figures at end of period	Notes and coins	Transaction account deposits	Other				Change last 12 months in total M2
			M1 ¹⁾	deposits ²⁾	CDs	M2 ³⁾	
December 1993	38 003	151 128	186 869	288 448	2 260	477 577	-4 223
December 1994	40 454	172 639	210 595	286 228	5 116	501 939	24 352
December 1995	42 069	178 690	217 766	296 778	15 731	530 275	28 363
December 1996	43 324	208 072	247 937	294 741	21 686	564 364	34 113
December 1997	46 014	227 382	269 599	278 741	30 200	578 540	14 387
December 1998	46 070	237 046	279 188	292 820	33 321	605 329	26 792
December 1999	48 020	300 131	343 496	295 822	30 803	670 121	65 981
December 2000	46 952	328 816	371 340	326 351	34 152	731 843	60 528
January 2001	43 153	336 194	375 593	340 759	33 354	749 706	73 821
February 2001	42 381	339 800	378 489	343 531	33 920	755 940	72 973
March 2001	42 034	334 396	372 720	339 894	39 661	752 275	68 738
April 2001	42 107	328 323	366 756	339 957	33 957	740 670	58 523
May 2001	42 350	339 233	377 740	344 153	34 742	756 635	68 562
June 2001	43 608	340 669	379 824	358 067	37 801	775 692	61 143
July 2001	42 839	325 299	363 721	375 651	34 095	773 467	61 093
August 2001	42 026	311 390	349 126	386 447	36 510	772 083	58 018
September 2001	41 591	333 317	370 697	363 275	41 868	775 840	47 616
October 2001	40 969	331 294	368 173	376 933	36 572	781 678	60 430
November 2001	42 084	327 191	365 086	374 039	34 819	773 944	55 292
December 2001	46 633	343 842	385 880	370 214	38 991	795 085	63 242
January 2002	42 613	350 854	389 293	393 987	37 746	821 026	71 320
February 2002	41 510	346 813	384 287	390 769	37 342	812 398	56 458
March 2002	42 002	346 918	384 789	385 152	43 124	813 065	60 790
April 2002	40 746	337 329	374 096	381 891	44 145	800 132	59 462

¹⁾ The narrow money concept M1 constitutes the money-holding sector's stock of Norwegian notes and coins plus the sector's transaction account deposits in Norges Bank, commercial banks and savings banks (in NOK and foreign currency).

²⁾ Excluding restricted bank deposits (BSU, IPA, withholding tax accounts, etc).

³⁾ The broad money concept M2 constitutes the sum of M1 and the money-holding sector's other bank deposits (in NOK and foreign currency) excluding restricted bank deposits (BSU, IPA, withholding tax accounts, etc) and CDs.

Source: Norges Bank

Table 22. Household financial balance. Financial investments and holdings, by financial instrument. In billions of NOK

	Financial investments				Holdings			
	Year				Year			
	1998	1999	2000	2001	1998	1999	2000	2001
Bank deposits, etc. ¹⁾	22.5	33.5	32.7	37.6	372.0	405.5	438.3	475.9
Bonds, etc. ²⁾	0.5	2.2	7.8	6.7	8.4	10.9	18.2	21.5
Shares, etc. ³⁾	20.3	2.9	14.1	14.7	142.6	166.9	184.6	190.8
Units in securities funds	-0.2	7.0	11.9	2.6	50.0	77.9	85.7	82.9
Insurance claims	20.7	20.6	28.5	32.4	369.2	428.0	455.1	470.6
Loans and other assets ⁴⁾	10.0	5.4	6.1	3.3	95.5	100.9	107.0	110.3
Total assets	74.9	71.5	101.4	98.6	1 039.4	1 192.1	1 291.1	1 355.7
Loans from commercial and savings banks	34.2	49.9	66.5	68.0	475.2	525.3	591.9	659.9
Loans from state banks and Norges Bank	6.6	6.0	7.7	8.5	128.7	134.3	141.4	149.1
Loans from private mortgage companies	9.6	0.4	6.2	14.3	46.7	47.1	53.5	67.9
Loans from insurance companies	-5.5	-3.9	-2.4	-0.6	23.1	19.2	16.7	16.1
Other liabilities ⁵⁾	9.2	4.6	-3.0	4.8	76.7	80.8	77.4	81.7
Total liabilities	54.2	57.3	75.0	95.0	750.7	806.7	881.0	974.7
Net	20.8	14.2	26.4	3.7	288.7	385.4	410.0	381.0

¹⁾ Notes and coins and bank deposits.

²⁾ Bearer bonds, savings bonds, premium bonds, notes and short-term Treasury notes.

³⁾ VPS-registered (registered with the Norwegian Central Securities Depository), non - registered shares and primary capital certificates.

⁴⁾ Loans, accrued interest, holiday pay claims and tax claims.

⁵⁾ Other loans, bonds and notes, tax liabilities, and accrued interest.

Sources: Norges Bank and Statistics Norway

Table 23. Money market liquidity. Liquidity effect from 1 January to end period. In millions of NOK

Supply+/withdrawal-	1.1 - 31.12		1.1 - 31.5	
	2000	2001	2001	2002
Central govt. and other public accounts (excl. paper issued by state lending inst. and govt.)	-50 855	-115 094	-71 062	-24 849
Paper issued by state lending inst. and govt.	-11 103	8 514	16 022	-8 501
Purchase of foreign exchange for Govt Petroleum Fund	53 010	120 300	40 570	21 435
Other foreign exchange transactions	368	91	30	-
Holdings of banknotes and coins ¹⁾ (estimate)	775	424	3 772	5 859
Overnight loans	245	-126	-62	-
Fixed-rate loans	-4 425	-6 011	3 849	-7 140
Other central bank financing	340	-8 135	-8 135	15
Total reserves	-11 645	-37	-15 016	-13 181
Of which:				
Sight deposits with Norges Bank	-11 645	-37	-15 016	-13 181
Treasury bills	0	0	0	0
Other reserves (estimate)	0	0	0	0

¹⁾ The figures are based mainly on Norges Bank's accounts. Discrepancies may arise between the bank's own statements and banking statistics due to different accruals.

Source: Norges Bank

Interest rate statistics

Table 24. Nominal interest rates for NOK. Averages. Per cent per annum

	1 month		3 month		12 month		Interest rate on banks' overnight loans in Norges Bank	Interest rate on banks' sight deposits with Norges Bank
	NIDR	NIBOR	NIDR	NIBOR	NIDR	NIBOR		
January 2001	7.5	7.4	7.6	7.4	7.4	7.2	9.0	7.0
February 2001	7.4	7.2	7.5	7.3	7.4	7.2	9.0	7.0
March 2001	7.5	7.3	7.5	7.4	7.5	7.4	9.0	7.0
April 2001	7.6	7.5	7.6	7.5	7.5	7.4	9.0	7.0
May 2001	7.6	7.4	7.6	7.4	7.6	7.5	9.0	7.0
June 2001	7.4	7.3	7.6	7.4	7.7	7.6	9.0	7.0
July 2001	7.4	7.3	7.5	7.4	7.6	7.5	9.0	7.0
August 2001	7.4	7.2	7.5	7.3	7.5	7.3	9.0	7.0
September 2001	7.3	7.1	7.3	7.1	7.2	7.0	9.0	7.0
October 2001	7.2	7.1	7.1	6.9	6.8	6.6	9.0	7.0
November 2001	7.2	7.1	7.1	6.9	6.6	6.4	9.0	7.0
December 2001	7.0	6.9	6.8	6.6	6.4	6.2	8.7	6.7
January 2002	6.7	6.5	6.5	6.3	6.4	6.2	8.5	6.5
February 2002	6.7	6.6	6.7	6.6	6.8	6.7	8.5	6.5
March 2002	6.8	6.7	6.9	6.7	7.0	6.9	8.5	6.5
April 2002	6.9	6.7	6.9	6.8	7.2	7.0	8.5	6.5
May 2002	6.9	6.7	7.1	6.9	7.5	7.3	8.5	6.5

Note: NIDR = Norwegian Interbank Deposit Rate, a pure krone interest rate

NIBOR = Norwegian Interbank Offered Rate, constructed on the basis of currency swaps

Source: Norges Bank

Table 25. Short-term interest rates ¹⁾ for key currencies in the Euro-market. Per cent per annum

	DKK	GBP	JPY	SEK	USD	EURO	Interest rate differential
							NOK/EURO
January 2001	5.3	5.7	0.5	4.1	5.7	4.7	2.6
February 2001	5.2	5.7	0.4	4.0	5.3	4.7	2.5
March 2001	5.1	5.5	0.2	4.0	4.9	4.7	2.6
April 2001	5.0	5.3	0.1	4.0	4.6	4.7	2.7
May 2001	5.0	5.2	0.1	4.0	4.0	4.6	2.7
June 2001	4.9	5.2	0.1	4.3	3.8	4.4	2.9
July 2001	4.8	5.2	0.1	4.4	3.7	4.5	2.8
August 2001	4.7	4.9	0.1	4.3	3.5	4.3	2.9
September 2001	4.3	4.6	0.1	4.1	3.0	4.0	3.1
October 2001	3.9	4.4	0.1	3.8	2.4	3.6	3.3
November 2001	3.6	3.9	0.1	3.8	2.1	3.4	3.4
December 2001	3.5	4.0	0.1	3.8	1.9	3.3	3.2
January 2002	3.6	4.0	0.1	3.8	1.8	3.3	2.9
February 2002	3.5	4.0	0.1	3.9	1.9	3.3	3.1
March 2002	3.6	4.1	0.1	4.1	2.0	3.4	3.2
April 2002	3.6	4.1	0.1	4.3	1.9	3.4	3.3
May 2002	3.7	4.1	0.0	4.4	1.9	3.4	3.3

¹⁾ Three-month rates, monthly average of daily quotations.

Sources: OECD and Norges Bank

Table 26. Yields on Norwegian bonds ¹⁾. Per cent per annum

	3 year		5 year		10 year	
	Govt.	Private	Govt.	Private	Govt.	Private
January 2001	6.4	6.9	6.1	6.9	5.9	6.9
February 2001	6.4	7.0	6.2	6.9	6.0	7.0
March 2001	6.6	7.1	6.3	7.0	6.0	7.0
April 2001	6.7	7.1	6.4	7.1	6.2	7.1
May 2001	6.8	7.3	6.6	7.3	6.5	7.3
June 2001	6.9	7.5	6.8	7.4	6.6	7.4
July 2001	6.9	7.4	6.7	7.4	6.6	7.4
August 2001	6.7	7.2	6.5	7.1	6.5	7.2
September 2001	6.4	7.0	6.4	7.0	6.4	7.1
October 2001	6.0	6.6	6.0	6.7	6.1	6.8
November 2001	5.8	6.5	5.8	6.5	5.9	6.6
December 2001	5.8	6.5	6.0	6.6	6.2	6.8
January 2002	6.0	6.6	6.1	6.7	6.2	6.9
February 2002	6.3	6.9	6.4	6.9	6.4	7.0
March 2002	6.6	7.0	6.5	7.1	6.6	7.1
April 2002	6.6	7.2	6.6	7.1	6.7	7.2
May 2002	6.9	7.3	6.8	7.3	6.8	7.3

¹⁾ Whole-year interest rate paid in arrears. Monthly average. As of 1 January 1993 based on the interest rate on the representative bonds weighted by residual maturity.

Source: Norges Bank

Table 27. Yields on government bonds ¹⁾ in key currencies. Per cent per annum

	DEM	DKK	FIM	FFR	GBP	JPY	SEK	USD	Interest rate differential
									NOK/DEM ²⁾
January 2001	4.9	5.1	5.1	4.9	4.9	1.4	4.9	5.6	1.1
February 2001	4.8	5.0	5.0	4.8	4.8	1.2	4.8	5.2	1.3
March 2001	4.9	5.2	5.2	5.0	4.9	1.4	5.0	5.2	1.3
April 2001	5.1	5.4	5.4	5.2	5.1	1.3	5.3	5.4	1.4
May 2001	5.1	5.4	5.3	5.1	5.2	1.2	5.5	5.3	1.5
June 2001	5.1	5.4	5.3	5.1	5.1	1.3	5.5	5.2	1.6
July 2001	4.9	5.2	5.1	5.0	4.9	1.4	5.2	5.1	1.5
August 2001	4.9	5.2	5.1	4.9	4.9	1.4	5.3	4.9	1.5
September 2001	4.7	4.9	4.9	4.7	4.8	1.4	5.2	4.6	1.4
October 2001	4.5	4.7	4.8	4.6	4.6	1.3	5.0	4.7	1.3
November 2001	4.8	5.0	5.0	4.8	4.8	1.4	5.3	5.1	1.4
December 2001	4.9	5.2	5.1	5.0	4.9	1.4	5.3	5.2	1.3
January 2002	5.0	5.2	5.2	5.0	4.9	1.5	5.4	5.0	1.4
February 2002	5.2	5.5	5.4	5.2	5.2	1.5		5.4	1.4
March 2002	5.2	5.5	5.4	5.3	5.2	1.4		5.3	1.5
April 2002	5.2	5.5	5.5	5.3	5.3	1.4		5.2	1.5
May 2002									

¹⁾ Government bonds with 10 years to maturity. Monthly average of daily quotations.

²⁾ Differential between yields on Norwegian and German government bonds with 10 years to maturity.

Source: Norges Bank

Table 28. Commercial and savings banks. Average interest rates and commissions on utilised loans in NOK to the general public at end of quarter. Per cent per annum

	All loans				Loans, excl. non-accrual loans ¹⁾			
	Credit lines	Repayment loans			Credit lines	Repayment loans		
	Overdrafts and building loans	Housing loans	Other loans	Total loans	Overdrafts and building loans	Housing loans	Other loans	Total loans
2001 Q1								
Commercial banks	10.42	8.35	8.53	8.68	10.46	8.35	8.61	8.71
Savings banks	11.68	8.62	9.33	9.08	11.87	8.62	9.39	9.11
All banks	10.93	8.50	8.89	8.88	11.03	8.51	8.96	8.92
2001 Q2								
Commercial banks	10.68	8.38	8.52	8.72	10.73	8.39	8.62	8.76
Savings banks	11.71	8.59	9.32	9.06	11.92	8.60	9.38	9.09
All banks	11.10	8.50	8.88	8.89	11.21	8.51	8.96	8.93
2001 Q3								
Commercial banks	10.65	8.39	8.43	8.68	10.77	8.40	8.49	8.72
Savings banks	11.56	8.59	9.27	9.03	11.75	8.59	9.34	9.06
All banks	11.03	8.50	8.81	8.86	11.18	8.51	8.87	8.90
2001 Q4 ²⁾								
Commercial banks	10.17	8.25	8.03	8.38	10.31	8.27	8.20	8.46
Savings banks	10.84	8.53	8.80	8.80	11.18	8.56	9.06	8.91
All banks	10.47	8.41	8.37	8.59	10.69	8.43	8.58	8.69
2002 Q1								
Commercial banks	9.71	7.88	7.78	8.05	9.85	7.90	7.89	8.12
Savings banks	10.55	8.09	8.58	8.43	10.88	8.12	8.75	8.51
All banks	10.07	8.00	8.14	8.25	10.29	8.02	8.27	8.32

¹⁾ Up to and including 2001 Q3, non-accrual loans consist only of loans included in calculations of average interest rates with an interest rate of 0% and commission as they are non-performing and the bank has therefore stopped recording interest, commissions and fees from them. From 2001 Q4 non-accrual loans include loans with an interest rate of 0%.

²⁾ From 2001 Q4 loss provisions are included in "Total loans".

Source: Norges Bank

Table 29. Commercial and savings banks. Average interest rates on deposits in NOK from the general public at end of quarter. Per cent per annum

	Ordinary terms	Special terms	Total deposits	Sight deposits	Time deposits	Deposits on transaction accounts	Other deposits
2001 Q1							
Commercial banks	5.65	6.91	5.88	5.59	6.86		
Savings banks	5.47	6.92	5.82	5.36	6.73		
All banks	5.56	6.92	5.85	5.48	6.77		
2001 Q2 ¹⁾							
Commercial banks	5.81	...	...	5.11	6.56
Savings banks	5.74	...	...	4.55	6.50
All banks	5.78	...	...	4.87	6.52
2001 Q3							
Commercial banks	5.89	...	...	5.25	6.54
Savings banks	5.79	...	...	4.63	6.47
All banks	5.84	...	...	4.99	6.50
2001 Q4							
Commercial banks	5.76	...	...	5.10	6.45
Savings banks	5.72	...	...	4.51	6.42
All banks	5.74	...	...	4.85	6.43
2002 Q1							
Commercial banks	5.44	...	...	4.77	6.13
Savings banks	5.41	...	...	4.26	6.09
All banks	5.42	...	...	4.56	6.11

¹⁾ From 2001 Q2 the manner of collecting data on deposit rates was changed. This may have influenced deposit rate data from this quarter.

Source: Norges Bank

Table 30. Life insurance companies. Average interest rates by type of loan at end of quarter. Per cent per annum

	Housing loans	Other loans	Total loans
2001 Q1			
Q2	8.1	7.0	7.6
Q3	8.1	7.2	7.6
Q4	7.8	6.9	7.4
2002 Q1			
	7.7	6.8	7.3

Source: Norges Bank

Table 31. Mortgage companies. Average interest rates, incl. commissions on loans to private sector at end of quarter. Per cent per annum

	Housing loans	Loans to private enterprises	Total loans
2001 Q1			
Q2	7.5	7.7	7.3
Q3	7.6	7.7	7.4
Q4	7.6	7.7	7.4
2002 Q1			
	7.4	7.5	7.3
	7.4	7.5	7.1

Source: Norges Bank

Profit/loss and capital adequacy data

Table 32. Profit/loss and capital adequacy: commercial banks¹⁾. Percentage of average total assets

	2000 ³⁾	2001	Q1	
			2001	2002
Interest income	7.4	7.5	7.9	7.0
Interest expenses	5.5	5.8	6.1	5.2
Net interest income	1.8	1.8	1.8	1.8
Total other operating income	1.3	1.2	1.2	0.9
Other operating expenses	1.9	1.9	1.9	1.7
Operating profit before losses	1.2	1.1	1.1	0.9
Recorded losses on loans and guarantees	0.1	0.3	0.1	0.1
Ordinary operating profit before taxes	1.1	0.7	1.1	0.9
Capital adequacy ratio ²⁾	11.0	11.7	10.9	11.8
Of which:				
Core capital	7.8	8.7	7.8	8.8

¹⁾ Parent banks (excluding branches abroad) including Postbanken and foreign-owned branches. Excluding Gjensidige Bank from 1 January 1999.

²⁾ As a percentage of the basis of measurement for capital adequacy.

³⁾ New accounting rules from 1 January 1999.

Source: Norges Bank

Table 33. Profit/loss and capital adequacy: savings banks¹⁾. Percentage of average total assets

	2000 ³⁾	2001	Q1	
			2001	2002
Interest income	7.6	8.1	8.1	7.6
Interest expenses	4.9	5.6	5.6	5.1
Net interest income	2.7	2.5	2.5	2.4
Total other operating income	0.8	0.7	0.6	0.8
Other operating expenses	2.0	1.8	1.8	1.8
Operating profit before losses	1.6	1.4	1.2	1.4
Recorded losses on loans and guarantees	0.2	0.3	0.1	0.2
Ordinary operating profit before taxes	1.8	1.2	1.2	1.3
Capital adequacy ratio ²⁾	13.7	13.8	13.2	13.5
Of which:				
Core capital	10.9	11.1	10.5	10.8

¹⁾ Including Gjensidige Bank from 1 January 1999.

²⁾ As a percentage of the basis of measurement for capital adequacy.

³⁾ New accounting rules from 1 January 1999.

Source: Norges Bank

Table 34. Profit/loss and capital adequacy: finance companies¹⁾. Percentage of average total assets

	2000 ³⁾	2001	Q1	
			2001	2002
Interest income	10.6	10.3	10.9	9.3
Interest expenses	5.6	6.0	6.2	5.2
Net interest income	5.0	4.3	4.7	4.1
Total other operating income	2.3	2.8	2.0	2.2
Other operating expenses	4.7	4.5	4.4	3.8
Operating profit before losses	2.5	2.6	2.4	2.5
Recorded losses on loans and guarantees	0.5	0.5	0.3	0.2
Ordinary operating profit before taxes	2.1	2.1	2.1	2.3
Capital adequacy ratio ²⁾	12.4	11.3	11.9	11.5
Of which:				
Core capital	11.1	9.8	10.9	10.1

¹⁾ Norwegian parent (excl. OBOS) and foreign-owned branches.

²⁾ As a percentage of the basis of measurement for capital adequacy.

³⁾ New accounting rules from 1 January 1999.

Source: Norges Bank

Table 35. Profit/loss and capital adequacy: mortgage companies¹⁾³⁾. Percentage of average total assets

	2000 ⁴⁾	2001	Q1	
			2001	2002
Interest income	6.9	6.5	7.0	5.4
Interest expenses	6.2	5.7	6.3	4.7
Net interest income	0.7	0.8	0.7	0.7
Total other operating income	0.0	0.0	0.0	0.0
Other operating expenses	0.2	0.2	0.2	0.2
Operating profit before losses	0.6	0.6	0.6	0.6
Recorded losses on loans and guarantees	0.0	0.0	0.0	0.0
Ordinary operating income before taxes	0.6	0.6	0.5	0.6
Capital adequacy ²⁾	16.6	14.6	15.8	14.2
Of which:				
Core capital	13.0	11.2	12.6	11.0

¹⁾ All Norwegian parent companies.

²⁾ As a percentage of the basis of measurement for capital adequacy.

³⁾ New accounting rules from 1 January 1999.

⁴⁾ Kommunalbanken reports as a mortgage company with effect from the first quarter of 2000.

Source: Norges Bank

Exchange rates

Table 36. The international value of the krone and exchange rates against selected currencies. Monthly average of representative market rates

	Trade-weighted krone exchange rate ¹⁾	1	100	100	100	100	1	100	100	1
		EURO	DEM	DKK	FIM	FRF	GBP	JPY	SEK	USD
January 2001	106.81	8.2355	421.08	110.33	138.51	125.55	12.97	7.52	92.48	8.78
February 2001	106.75	8.2125	419.90	110.04	138.12	125.20	12.96	7.67	91.49	8.91
March 2001	105.73	8.1600	417.22	109.32	137.24	124.40	12.97	7.40	89.42	8.97
April 2001	105.50	8.1183	415.08	108.78	136.54	123.76	13.05	7.35	89.04	9.09
May 2001	104.70	7.9952	408.79	107.16	134.47	121.89	13.04	7.51	88.24	9.14
June 2001	104.07	7.9338	405.65	106.44	133.44	120.95	13.02	7.60	86.16	9.30
July 2001	104.15	7.9714	407.57	107.08	134.07	121.52	13.10	7.44	86.05	9.26
August 2001	104.16	8.0552	411.86	108.20	135.48	122.80	12.85	7.37	86.52	8.95
September 2001	102.63	7.9985	408.96	107.49	134.53	121.94	12.84	7.39	82.70	8.78
October 2001	102.80	7.9970	408.88	107.54	134.50	121.91	12.82	7.28	83.50	8.83
November 2001	102.63	7.9224	405.07	106.41	133.24	120.78	12.81	7.29	84.14	8.92
December 2001	103.22	7.9920	408.63	107.38	134.42	121.84	12.90	7.04	84.77	8.96
January 2002	102.72	7.9208	404.98	106.56	133.22	120.75	12.85	6.76	85.84	8.97
February 2002	101.34	7.7853	398.06	104.78	130.94	118.69	12.73	6.70	84.78	8.95
March 2002	100.67	7.7191		103.86			12.53	6.73	85.19	8.81
April 2002	99.16	7.6221		102.53			12.42	6.58	83.44	8.61
May 2002	97.06	7.5147		101.07			11.96	6.49	81.53	8.19

¹⁾ The nominal effective krone exchange rate is calculated on the basis of the NOK exchange rate against the currencies of Norway's 25 main trading partners, calculated as a chained index and trade-weighted using the OECD's weights. The weights, which are updated annually, are calculated on the basis of each country's competitive position in relation to Norwegian manufacturing. The index is set at 100 in 1990.

A rising index value denotes a depreciating krone. Further information can be found on Norges Bank's web site (www.norges-bank.no).

Source: Norges Bank

Table 37. Exchange cross rates. Monthly average of representative exchange rates

	DEM/USD ¹⁾	DEM/GBP ¹⁾	USD/EUR	JPY/DEM ¹⁾	JPY/USD
January 2001	2.0847	3.0811	0.938	56.012	116.77
February 2001	2.1223	3.0856	0.922	54.740	116.18
March 2001	2.1510	3.1088	0.909	56.410	121.33
April 2001	2.1910	3.1445	0.893	56.464	123.71
May 2001	2.2368	3.1887	0.874	54.463	121.82
June 2001	2.2923	3.2100	0.853	53.367	122.33
July 2001	2.2729	3.2140	0.861	54.810	124.57
August 2001	2.1723	3.1209	0.900	55.904	121.44
September 2001	2.1470	3.1401	0.911	55.321	118.78
October 2001	2.1592	3.1348	0.906	56.168	121.28
November 2001	2.2019	3.1629	0.888	55.563	122.35
December 2001	2.1916	3.1558	0.892	58.047	127.21
January 2002	2.2145	3.1720	0.883	59.876	132.60
February 2002	2.2480	3.1979	0.870	59.426	133.59
March 2002			0.876		130.93
April 2002			0.886		130.75
May 2002			0.917		126.29

¹⁾Converted via the euro on the basis of the rate at 31.12.1998. This conversion was discontinued as at 28.02.2002.

Source: Norges Bank

Balance of payments

Table 38. Balance of payments. In millions of NOK

	2000	2001	January - March	
			2001	2002
Goods balance	229 595	231 532	60 810	52 509
Service balance	16 917	25 475	8 156	7 806
Net interest and transfers	-26 864	-23 621	-5 685	-1 168
A. Current account balance	219 648	233 386	63 281	59 147
Of which:				
Petroleum activities ¹⁾	303 153	304 574	82 662	66 482
Shipping ¹⁾	25 609	44 885	9 760	12 236
Other sectors	-109 114	-116 073	-29 141	-19 571
B. Net capital transfers	-1 683	-840	-164	885
C. Capital outflow excl. Norges Bank	52 273	-23 694	9 269	24 257
Distributed among:				
Central government sector	-19 294	14 502	-2 134	-2 146
Local government sector	341	237	-29	432
Commercial and savings banks	-43 033	-33 132	-12 487	-36 090
Insurance	19 744	9 540	10 078	9 296
Other financial institutions	-12 261	-13 263	7 483	-682
Shipping	-8 592	-768	1 061	1 100
Petroleum activities	24 018	-42 379	5 419	-1 937
Other private and state enterprises	22 447	5 000	-16 006	32 389
Unallocated (incl. errors and omissions)	68 903	36 569	15 884	21 895
D. Norges Bank's net capital outflow (A + B - C)	165 692	256 240	53 848	35 775
E. Valuation changes in Norges Bank's net foreign assets	17 030	-41 057	-25 272	-19 604
Change in Norges Bank's net foreign assets (D + E)	182 722	215 183	28 576	16 171

¹⁾Specified by Norges Bank on the basis of items from the balance of payments.

Sources: Statistics Norway and Norges Bank

Table 39. Norway's foreign assets and debt. In billions of NOK

	31.12.2000			31.12.2001			28.02.2002		
	Assets	Debt	Net	Assets	Debt	Net	Assets	Debt	Net
Central government admin.	16.0	76.4	-60.4	16.9	62.8	-45.9	17.2	64.1	-46.9
Norges Bank incl.									
Petroleum Fund	767.6	199.7	567.9	959.5	176.8	782.7	981.5	196.8	784.7
State lending institutions	1.6	0.0	1.6	1.7	0.0	1.7	1.7	0.0	1.7
Commercial and savings banks	131.1	339.5	-208.4	134.6	373.4	-238.8	134.5	387.7	-253.2
Mortgage companies	29.9	94.3	-64.4	39.3	119.0	-79.7	50.1	127.6	-77.5
Finance companies	3.1	18.9	-15.8	3.7	27.4	-23.7	3.7	27.4	-23.7
Insurance companies	193.7	17.0	176.7	187.2	20.2	167.0	192.4	19.4	173.0
Local government	0.0	0.5	-0.5	0.2	0.4	-0.2	0.3	0.4	-0.1
Municipal enterprises	0.1	7.6	-7.5	0.3	8.0	-7.7	0.3	7.2	-6.9
State enterprises	157.9	171.9	-14.0	107.8	116.3	-8.5	108.3	117.6	-9.3
Other Norwegian sectors	396.0	344.7	51.3	457.0	431.6	25.4	469.6	431.1	38.5
Undistributed errors and omissions	0.0	0.0	0.0	0.0	0.0	0.0	14.6	0.0	14.6
All sectors	1 697.0	1 270.5	426.5	1 908.2	1 335.9	572.3	1 974.2	1 379.3	594.9

Norges Bank calculates the holdings figures on the basis of Statistics Norway's annual census of foreign assets and liabilities and sectoral statistics for financial industries. Which are combined with the figures on changes in the form of transactions and valuation changes from the balance of payments and sectoral statistics for insurance and mortgage companies.

Sources: Statistics Norway and Norges Bank

International capital markets

Table 40. Changes in banks' international assets. ¹⁾ In billions of USD

	1998	1999	2000	2001	Outstanding 31.12.2001
Total	280.1	276.1	1 194.9	850.9	11 482.7
Of which vis-à-vis:					
Non-banks	134.1	298.2	287.5	462.8	3 927.9
Banks (and undistributed)	146.0	-22.0	907.5	388.1	7 554.8

1) International assets (external positions) comprise

- cross-border claims in all currencies
- foreign currency loans to residents
- equivalent assets, excluding lending

Source: Bank for International Settlements

Table 41. Banks' international claims by currency. Percentage of total international assets

	December			
	1998	1999	2000	2001
US dollar (USD)	34.3	41.5	43.4	45.4
Deutsche mark (DEM)	11.3	..	..	..
Swiss franc (CHF)	2.6	2.4	2.2	2.1
Japanese yen (JPY)	10.1	9.0	8.3	6.2
Pound sterling (GBP)	4.2	4.3	4.4	4.4
French franc (FRF)	3.5	..	..	..
Italian lira (ITL)	4.6	..	..	..
ECU/EURO ¹⁾	1.4	27.8	27.7	28.6
Undistributed ²⁾	28.0	15.0	14.0	13.3
Total in billions of USD	9 665.4	9 939.5	10 765.5	11 482.7

¹⁾ From January 1999.

²⁾ Including other currencies not shown in the table, and assets in banks in countries other than the home countries of the seven currencies specified.

Source: Bank for International Settlements

Foreign currency trading

Table 42. Foreign exchange banks. Foreign exchange purchased/sold forward with settlement in NOK.¹⁾ In billions of NOK at end of month

	Purchased net from:				Total	Purchased gross from:		Sold gross to:	
	Central govt. ²⁾	Other financial inst. ³⁾	Non- financial sector	Foreign sector		Non- financial sector	Foreign sector	Non- financial sector	Foreign sector
April 2001	0.1	43.1	61.4	-45.7	58.9	93.9	542.6	32.5	588.3
May 2001	0.1	30.5	59.5	-48.0	42.1	96.4	563.6	36.9	611.6
June 2001	0.1	38.4	77.7	-17.6	98.6	109.5	648.8	31.8	666.4
July 2001	0.1	1.3	72.2	-20.6	53.0	107.4	606.0	35.2	626.6
August 2001	0.1	32.7	69.5	-7.2	95.1	110.9	679.7	41.4	686.9
September 2001	-0.1	30.1	57.9	9.8	97.7	108.5	688.6	50.6	678.9
October 2001	0.0	31.0	64.5	-22.8	72.7	107.7	644.6	43.2	667.4
November 2001	-0.2	39.4	60.5	-37.4	62.3	105.9	679.3	45.4	716.7
December 2001	0.4	43.6	66.8	-57.0	53.8	107.8	725.7	41.0	782.7
January 2002	0.4	59.4	55.8	-36.3	79.3	107.0	744.0	51.2	780.3
February 2002	0.3	47.7	63.5	-18.4	93.1	106.3	733.7	42.8	752.0
March 2002	0.2	45.9	56.6	7.0	109.7	99.0	725.3	42.4	718.3
April 2002	0.1	54.5	64.4	-24.2	94.8	105.0	649.8	40.6	674.0

¹⁾ Excl. exchange rate adjustments.

²⁾ Central government administration, social security administration and Norges Bank.

³⁾ Incl. possible discrepancies between forward assets and forward liabilities within the category of foreign exchange banks.

Source: Statements from commercial and savings banks (registered foreign exchange banks) to Norges Bank

Table 43. Foreign exchange banks. Overall foreign currency position. In millions of NOK

	31.03.2001	30.06.2001	30.09.2001	31.12.2001	31.03.2002
Foreign assets, spot	222 821	228 094	221 490	219 915	217 232
Foreign liabilities, spot	347 759	329 440	358 713	335 926	366 240
1. Spot balance, net	-124 938	-101 346	-137 223	-116 011	-149 008
2. Forward balance, net	-2 720	54 848	81 370	44 192	76 692

Source: Norges Bank

Table 44. Norges Bank's foreign currency transactions with banks. In billions of NOK

	2000		Week in 2002																			
	1-52	1-52	10	11	12	13	14	15	16	17	18	19	20	21	22	1-22						
A. Norges Bank's net sales of foreign exchange to banks	-53	-111	-0.98	-0.98	-1.00	-0.63	-0.74	-1.03	-1.06	-1.09	-1.01	-1.20	-1.20	-1.20	-1.45	-1.46	-20.85					
1. Spot	-48	-111	-0.98	-0.98	-1.00	-0.63	-0.74	-1.03	-1.06	-1.09	-1.01	-1.20	-1.20	-1.45	-1.46	-20.85						
2. Forward	-5	0	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00						
Used by banks to cover:																						
B. Foreign sector ¹⁾	-37	-15	3.41	-9.75	5.44	-24.85	30.19	9.91	9.20	-4.83	3.05	25.80	-29.95	22.22	-25.88	-4.57						
1. Spot	-64	4	-4.61	10.57	8.74	-1.54	1.70	-2.07	6.67	2.81	4.44	3.29	-4.69	5.75	-12.28	15.53						
2. Forward	27	-20	8.02	-20.32	-3.30	-23.31	28.49	11.98	2.53	-7.64	-1.39	22.51	-25.26	16.47	-13.60	-20.10						
C. Norwegian sectors, non- bank ¹⁾	-22	-96	-11.76	7.32	-7.73	24.49	-31.84	-6.42	-7.56	-1.11	-2.63	-23.41	27.82	-22.31	23.80	-19.18						
1. Spot	20	-102	-12.76	12.83	-17.77	25.13	-24.66	2.60	-10.96	3.66	-0.04	-25.99	29.01	-28.12	9.33	-15.85						
2. Forward	-33	7	-2.74	-3.12	15.60	1.46	-7.26	-7.74	9.17	-9.87	1.09	-2.01	7.02	-3.52	15.46	7.52						
3. Increase in customers' net currency claims on banks	-10	-1	3.74	-2.39	-5.56	-2.10	0.08	-1.28	-5.77	5.10	-3.68	4.59	-8.21	9.33	-0.99	-10.85						
D. Other	6	0	7.35	1.46	1.30	-0.27	0.92	-4.52	-2.71	4.85	-1.44	-3.58	0.93	-1.36	0.60	2.89						
1. Banks' income deficit in foreign exchange, foreign	6	9	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11	2.49						
2. Losses on spot transactions, foreign	6	-3	0.35	-0.16	-2.09	1.14	-2.04	-0.84	-1.30	-1.40	-1.48	-0.96	-0.54	-2.97	-1.79	-18.86						
3. Other losses, including adjustments	-6	-4	3.60	1.63	3.02	-0.06	1.29	-3.05	-0.04	2.09	0.00	-2.18	1.08	1.34	2.40	16.88						
4. Increase in banks' total position	-1	-2	3.29	-0.12	0.26	-1.46	1.56	-0.74	-1.48	4.05	-0.07	-0.55	0.28	0.16	-0.12	2.38						
Specification:																						
Non- resident net sale of NOK- denominated assets related to:																						
Net NOK claims on banks	-5	0	-2.37	6.83	5.59	-1.16	1.16	-1.23	6.84	-1.87	0.49	2.37	-0.98	5.81	-7.58	9.01						
VPS- registered shares	-40	-3	-0.60	2.40	1.57	-0.75	-0.68	-0.24	-1.19	5.53	3.37	1.35	-3.19	-0.43	-1.97	7.50						
VPS- registered bonds	-16	10	-0.38	1.14	0.21	0.32	0.69	0.45	0.20	0.59	0.18	0.28	-1.01	0.75	-2.66	2.40						
VPS- registered notes and certificates	-3	-2	-1.26	0.20	1.37	0.05	0.53	-1.06	0.82	-1.44	0.41	-0.71	0.48	-0.38	-0.07	-3.37						
Total (equal to NOK offset to B1 above)	-64	4	-4.61	10.57	8.74	-1.54	1.70	-2.08	6.67	2.81	4.45	3.29	-4.70	5.75	-12.28	15.54						
Memorandum:																						
Increase in banks' foreign spot position (net) (Corresponds to AI - B1 - C1 - D1 - D2)	-29	-20	15.93	-24.33	10.01	-25.47	24.15	-0.83	4.42	-6.27	-4.04	22.35	-25.09	23.78	3.17	-4.16						

¹⁾ Positive figures denote foreign exchange sales from banks to the sectors mentioned. Negative figures denote purchases.

Source: Norges Bank