

Note 35 - Deposits from and liabilities to customers

| Parent Bank | | | Group | |
|---------------|----------------|--|----------------|---------------|
| 31 Dec 2020 | 31 Dec 2021 | Deposits from and liabilities to customers (NOKm) | 31 Dec 2021 | 31 Dec 2020 |
| 74,542 | 84,984 | Deposits from and liabilities to customers without agreed maturity | 84,244 | 73,906 |
| 23,624 | 27,044 | Deposits from and liabilities to customers with agreed maturity | 27,042 | 23,622 |
| 98,166 | 112,028 | Total deposits from and liabilities to customers | 111,286 | 97,529 |
| 0.8 % | 0.5 % | Average interest rate | 0.5 % | 0.8 % |

Fixed interest deposits account for 2.2 per cent (3.4 per cent) of total deposits.

| 31 Dec 2020 | 31 Dec 2021 | Deposits specified by sector and industry | 31 Dec 2021 | 31 Dec 2020 |
|---------------|----------------|---|----------------|---------------|
| 40,600 | 44,589 | Wage earners | 44,589 | 40,600 |
| 12,711 | 16,826 | Public administration | 16,826 | 12,711 |
| 2,269 | 1,958 | Agriculture and forestry | 1,958 | 2,269 |
| 1,210 | 991 | Fisheries and hunting | 991 | 1,210 |
| 1,305 | 1,050 | Sea farming industries | 1,050 | 1,305 |
| 1,796 | 2,562 | Manufacturing | 2,562 | 1,796 |
| 3,799 | 5,535 | Construction, power and water supply | 5,535 | 3,799 |
| 5,461 | 6,649 | Retail trade, hotels and restaurants | 6,649 | 5,461 |
| 1,182 | 1,006 | Maritime sector | 1,006 | 1,182 |
| 5,821 | 5,692 | Property management | 5,635 | 5,750 |
| 9,286 | 11,469 | Business services | 11,469 | 9,286 |
| 8,930 | 9,247 | Transport and other services provision | 8,750 | 8,518 |
| 3,795 | 4,453 | Other sectors | 4,267 | 3,641 |
| 98,166 | 112,028 | Total deposits from customers broken down by sector and industry | 111,286 | 97,529 |

| 31 Dec 2020 | 31 Dec 2021 | Deposits specified by geographic area | 31 Dec 2021 | 31 Dec 2020 |
|---------------|----------------|--|----------------|---------------|
| 64,599 | 73,210 | Trøndelag | 72,550 | 64,019 |
| 16,450 | 18,396 | Møre og Romsdal | 18,396 | 16,450 |
| 801 | 1,446 | Nordland | 1,446 | 801 |
| 7,212 | 8,989 | Oslo | 8,908 | 7,155 |
| 8,393 | 9,247 | Other counties | 9,247 | 8,393 |
| 710 | 740 | Abroad | 740 | 710 |
| 98,166 | 112,028 | Total deposits broken down by geographic area | 111,286 | 97,529 |