

Note 35 - Deposits from and liabilities to customers

Accounting Policy

Customer deposits are recognised at amortised cost

Parent Bank			Group	
31 Dec 2021	31 Dec 2022	Deposits from and liabilities to customers (NOKm)	31 Dec 2022	31 Dec 2021
84,984	88,068	Deposits from and liabilities to customers without agreed maturity	87,380	84,244
27,044	34,632	Deposits from and liabilities to customers with agreed maturity	34,630	27,042
112,028	122,699	Total deposits from and liabilities to customers	122,010	111,286
0.5 %	1.3 %	Average interest rate	1.3 %	0.5 %

Fixed interest deposits account for 4.0 per cent (2.2 per cent) of total deposits.

31 Dec 2021	31 Dec 2022	Deposits specified by sector and industry	31 Dec 2022	31 Dec 2021
44,589	48,316	Wage earners	48,316	44,589
16,826	21,690	Public administration	21,690	16,826
1,958	2,159	Agriculture and forestry	2,159	1,958
991	1,366	Fisheries and hunting	1,366	991
1,050	644	Sea farming industries	644	1,050
2,562	2,881	Manufacturing	2,881	2,562
5,535	5,534	Construction, power and water supply	5,534	5,535
6,649	6,065	Retail trade, hotels and restaurants	6,065	6,649
1,006	1,198	Maritime sector	1,198	1,006
5,692	5,645	Property management	5,577	5,635
11,469	13,036	Business services	13,036	11,469
9,247	9,364	Transport and other services provision	8,856	8,750
4,453	4,800	Other sectors	4,687	4,267
112,028	122,699	Total deposits from customers broken down by sector and industry	122,010	111,286

31 Dec 2021	31 Dec 2022	Deposits specified by geographic area	31 Dec 2022	31 Dec 2021
73,210	77,655	Trøndelag	77,047	72,550
18,396	19,425	Møre og Romsdal	19,425	18,396
1,446	1,894	Nordland	1,894	1,446
8,989	9,431	Oslo	9,349	8,908
9,247	11,621	Other counties	11,621	9,247
740	2,673	Abroad	2,673	740
112,028	122,699	Total deposits broken down by geographic area	122,010	111,286