

## Note 35 - Deposits from and liabilities to customers

### Accounting Policy

Customer deposits are recognised at amortised cost

Parent Bank		Deposits from and liabilities to customers (NOKm)	Group	
31 Dec 2022	31 Dec 2023		31 Dec 2023	31 Dec 2022
88,068	87,652	Deposits from and liabilities to customers without agreed maturity	87,081	87,380
34,632	45,810	Deposits from and liabilities to customers with agreed maturity	45,808	34,630
<b>122,699</b>	<b>133,462</b>	<b>Total deposits from and liabilities to customers</b>	<b>132,888</b>	<b>122,010</b>
1.3 %	2.9 %	Average interest rate	2.9 %	1.3 %

Fixed interest deposits account for 7.1 per cent (4.0 per cent) of total deposits.

31 Dec 2022	31 Dec 2023	Deposits specified by sector and industry	31 Dec 2023	31 Dec 2022
48,316	57,874	Wage earners	57,874	48,316
21,690	19,437	Public administration	19,437	21,690
2,159	2,460	Agriculture and forestry	2,460	2,159
1,366	1,588	Fisheries and hunting	1,588	1,366
644	1,157	Sea farming industries	1,157	644
2,881	2,671	Manufacturing	2,671	2,881
5,534	5,251	Construction, power and water supply	5,251	5,534
6,065	5,996	Retail trade, hotels and restaurants	5,996	6,065
1,198	1,132	Maritime sector	1,132	1,198
5,645	5,867	Property management	5,787	5,577
13,036	13,413	Business services	13,413	13,036
9,364	11,164	Transport and other services provision	10,698	8,856
4,800	5,452	Other sectors	5,425	4,687
<b>122,699</b>	<b>133,462</b>	<b>Total deposits from customers broken down by sector and industry</b>	<b>132,888</b>	<b>122,010</b>

31 Dec 2022	31 Dec 2023	Deposits specified by geographic area	31 Dec 2023	31 Dec 2022
77,655	79,421	Trøndelag	78,847	77,047
19,425	26,081	Møre og Romsdal	26,081	19,425
1,894	1,336	Nordland	1,336	1,894
9,431	11,431	Oslo	11,431	9,349
11,621	12,561	Other counties	12,561	11,621
2,673	2,633	Abroad	2,633	2,673
<b>122,699</b>	<b>133,462</b>	<b>Total deposits broken down by geographic area</b>	<b>132,888</b>	<b>122,010</b>