

Note 35 - Deposits from and liabilities to customers

Parent Bank		Deposits from and liabilities to customers (NOK million)	Group	
31 Dec 15	31 Dec 16		31 Dec 16	31 Dec 15
59,382	58,027	Deposits from and liabilities to customers without agreed maturity	56,804	58,381
5,709	10,364	Deposits from and liabilities to customers with agreed maturity	10,364	5,709
65,091	68,391	Total deposits from and liabilities to customers	67,168	64,090
1.5 %	1.0 %	Average interest rate	1.0 %	1.5 %

Fixed interest deposits account for 2.7 per cent (0.9 per cent in 2015) of total deposits.

31 Dec 15	31 Dec 16	Deposits specified by sector and industry	31 Dec 16	31 Dec 15
28,336	29,769	Wage earners	29,769	28,336
7,221	8,627	Public administration	8,627	7,221
2,541	2,791	Agriculture, forestry, fisheries and hunting	2,791	2,541
674	420	Sea farming industries	420	674
2,518	1,727	Manufacturing	1,727	2,518
2,164	2,416	Construction, power and water supply	2,416	2,164
4,116	4,067	Retail trade, hotels and restaurants	4,067	4,116
1,994	1,740	Maritime sector	1,740	1,994
4,295	4,387	Property management	4,153	4,099
4,836	5,550	Business services	5,550	4,836
4,643	4,848	Transport and other services provision	4,339	4,138
1,755	2,048	Other sectors	1,569	1,454
65,091	68,391	Total deposits from customers broken down by sector and industry	67,168	64,090

31 Dec 15	31 Dec 16	Deposits specified by geographic area	31 Dec 16	31 Dec 15
24,657	26,338	Sør-Trøndelag	25,311	23,690
16,662	17,575	Nord-Trøndelag	17,575	16,662
13,412	14,028	Møre og Romsdal	14,028	13,412
1,300	1,657	Sogn og Fjordane	1,657	1,300
544	486	Nordland	486	544
4,861	5,109	Oslo	4,914	4,826
3,184	2,470	Other counties	2,470	3,184
472	728	Abroad	728	472
65,091	68,391	Total deposits broken down by geographic area	67,168	64,090