

Note 35 - Deposits from and liabilities to customers

Parent Bank			Group	
31 Dec 2017	31 Dec 2018	Deposits from and liabilities to customers (NOK million)	31 Dec 2018	31 Dec 2017
63,180	63,179	Deposits from and liabilities to customers without agreed maturity	62,346	62,293
14,182	18,269	Deposits from and liabilities to customers with agreed maturity	18,269	14,182
77,362	81,448	Total deposits from and liabilities to customers	80,615	76,476
0.9 %	0.9 %	Average interest rate	0.9 %	0.9 %

Fixed interest deposits account for 4.4 per cent (4.4 per cent) of total deposits.

31 Dec 2017	31 Dec 2018	Deposits specified by sector and industry	31 Dec 2018	31 Dec 2017
31,797	33,055	Wage earners	33,055	31,797
11,284	12,202	Public administration	12,202	11,284
3,061	3,066	Agriculture, forestry, fisheries and hunting	3,066	3,061
1,021	742	Sea farming industries	742	1,021
2,736	1,696	Manufacturing	1,696	2,736
3,046	3,541	Construction, power and water supply	3,541	3,046
4,152	4,663	Retail trade, hotels and restaurants	4,663	4,152
1,269	996	Maritime sector	996	1,269
4,595	4,949	Property management	4,644	4,405
6,429	6,883	Business services	6,883	6,429
5,846	6,572	Transport and other services provision	6,210	5,414
2,127	3,083	Other sectors	2,917	1,863
77,362	81,448	Total deposits from customers broken down by sector and industry	80,615	76,476

31 Dec 2017	31 Dec 2018	Deposits specified by geographic area	31 Dec 2018	31 Dec 2017
49,685	52,718	Trøndelag	51,952	48,822
14,898	14,908	Møre og Romsdal	14,908	14,898
2,067	2,577	Sogn og Fjordane	2,577	2,067
563	655	Nordland	655	563
5,876	5,331	Oslo	5,264	5,853
3,449	4,425	Other counties	4,425	3,449
824	835	Abroad	835	824
77,362	81,448	Total deposits broken down by geographic area	80,615	76,476