

Note 35 - Deposits from and liabilities to customers

Parent Bank		(NOK million)	Group	
2012	2013		2013	2012
		Deposits from and liabilities to customers		
45,044	50,691	Deposits from and liabilities to customers without agreed maturity	50,234	44,109
8,143	5,840	Deposits from and liabilities to customers with agreed maturity	5,840	8,143
53,187	56,531	Total deposits from and liabilities to customers	56,074	52,252
2.2 %	2.2 %	Average interest rate	2.2 %	2.3 %

Fixed interest deposits account for 4,24 per cent of total deposits.

2012	2013	Deposits specified by sector and industry	2013	2012
22,279	23,865	Wage earners	23,865	22,279
4,354	4,723	Public administration	4,723	4,354
2,002	2,059	Agriculture, forestry, fisheries and hunting	2,059	2,002
138	406	Sea farming industries	406	138
891	1,239	Manufacturing	1,239	891
1,715	1,808	Construction, power and water supply	1,808	1,715
3,923	4,313	Retail trade, hotels and restaurants	4,313	3,923
1,166	2,150	Maritime sector	2,150	1,166
4,865	4,142	Property management	4,033	4,256
4,802	4,885	Business services	4,885	4,802
3,575	4,320	Transport and other services provision	3,999	3,360
3,477	2,620	Other sectors	2,594	3,366
53,187	56,531	Total deposits from customers broken down by sector and industry	56,074	52,252

2012	2013	Deposits specified by geographic area	2013	2012
22,299	23,206	Sør-Trøndelag	22,750	21,364
13,800	14,273	Nord-Trøndelag	14,273	13,800
7,995	9,707	Møre og Romsdal	9,707	7,995
211	435	Sogn og Fjordane	435	211
303	323	Nordland	323	303
4,441	5,065	Oslo	5,065	4,441
3,517	3,522	Other counties	3,522	3,517
621	1	Abroad	1	621
53,187	56,531	Total deposits broken down by geographic area	56,074	52,252