

## Note 35 - Deposits from and liabilities to customers

Parent Bank			Group	
2013	2014	Deposits from and liabilities to customers (NOK million)	2014	2013
50,496	55,415	Deposits from and liabilities to customers without agreed maturity	54,893	50,039
5,840	5,762	Deposits from and liabilities to customers with agreed maturity	5,762	5,840
<b>56,336</b>	<b>61,177</b>	<b>Total deposits from and liabilities to customers</b>	<b>60,655</b>	<b>55,879</b>
<b>2.2 %</b>	<b>2.1 %</b>	<b>Average interest rate</b>	<b>2.1 %</b>	<b>2.2 %</b>

Fixed interest deposits account for 2.2 per cent (4.2 per cent) of total deposits.

2013	2014	Deposits specified by sector and industry	2014	2013
23,865	26,479	Wage earners	26,479	23,865
4,723	5,254	Public administration	5,254	4,723
2,059	2,353	Agriculture, forestry, fisheries and hunting	2,353	2,059
406	402	Sea farming industries	402	406
1,239	2,357	Manufacturing	2,357	1,239
1,808	2,117	Construction, power and water supply	2,117	1,808
4,313	4,220	Retail trade, hotels and restaurants	4,220	4,313
2,150	2,346	Maritime sector	2,346	2,150
4,142	4,050	Property management	3,918	4,033
4,885	4,539	Business services	4,539	4,885
4,320	4,487	Transport and other services provision	4,130	3,999
2,426	2,574	Other sectors	2,541	2,399
<b>56,336</b>	<b>61,177</b>	<b>Total deposits from customers broken down by sector and industry</b>	<b>60,655</b>	<b>55,879</b>

2013	2014	Deposits specified by geographic area	2014	2013
23,206	23,460	Sør-Trøndelag	22,938	22,750
14,273	14,358	Nord-Trøndelag	14,358	14,273
9,707	11,514	Møre og Romsdal	11,514	9,707
435	826	Sogn og Fjordane	826	435
323	388	Nordland	388	323
5,065	5,667	Oslo	5,667	5,065
3,327	4,966	Other counties	4,966	3,327
1	-	Abroad	-	1
<b>56,336</b>	<b>61,177</b>	<b>Total deposits broken down by geographic area</b>	<b>60,655</b>	<b>55,879</b>