

## Note 35 - Deposits from and liabilities to customers

Parent Bank		Deposits from and liabilities to customers (NOK million)	Group	
31 Dec 14	31 Dec 15		31 Dec 15	31 Dec 14
55,418	59,382	Deposits from and liabilities to customers without agreed maturity	58,381	54,895
5,785	5,709	Deposits from and liabilities to customers with agreed maturity	5,709	5,785
<b>61,202</b>	<b>65,091</b>	<b>Total deposits from and liabilities to customers</b>	<b>64,090</b>	<b>60,680</b>
2.1 %	1.5 %	Average interest rate	1.5 %	2.1 %

Fixed interest deposits account for 0.9 per cent (2.2 per cent) of total deposits.

31 Dec 14	31 Dec 15	Deposits specified by sector and industry	31 Dec 15	31 Dec 14
26,496	28,336	Wage earners	28,336	26,496
5,254	7,221	Public administration	7,221	5,254
2,354	2,541	Agriculture, forestry, fisheries and hunting	2,541	2,354
402	674	Sea farming industries	674	402
2,359	2,518	Manufacturing	2,518	2,359
2,117	2,164	Construction, power and water supply	2,164	2,117
4,221	4,116	Retail trade, hotels and restaurants	4,116	4,221
2,346	1,994	Maritime sector	1,994	2,346
4,051	4,295	Property management	4,099	3,919
4,540	4,836	Business services	4,836	4,540
4,488	4,643	Transport and other services provision	4,138	4,131
2,574	1,755	Other sectors	1,454	2,542
<b>61,202</b>	<b>65,091</b>	<b>Total deposits from customers broken down by sector and industry</b>	<b>64,090</b>	<b>60,680</b>

31 Dec 14	31 Dec 15	Deposits specified by geographic area	31 Dec 15	31 Dec 14
23,468	24,657	Sør-Trøndelag	23,690	22,946
14,366	16,662	Nord-Trøndelag	16,662	14,366
11,518	13,412	Møre og Romsdal	13,412	11,518
826	1,300	Sogn og Fjordane	1,300	826
388	544	Nordland	544	388
5,668	4,861	Oslo	4,826	5,668
4,969	3,184	Other counties	3,184	4,969
0	472	Abroad	472	0
<b>61,202</b>	<b>65,091</b>	<b>Total deposits broken down by geographic area</b>	<b>64,090</b>	<b>60,680</b>