

Note 35 - Deposits from and liabilities to customers

Parent Bank			Group	
31 Dec 2018	31 Dec 2019	Deposits from and liabilities to customers (NOK million)	31 Dec 2019	31 Dec 2018
63,179	63,177	Deposits from and liabilities to customers without agreed maturity	62,224	62,346
18,269	23,693	Deposits from and liabilities to customers with agreed maturity	23,693	18,269
81,448	86,870	Total deposits from and liabilities to customers	85,917	80,615
0.9 %	1.2 %	Average interest rate	1.2 %	0.9 %

Fixed interest deposits account for 5.1 per cent (4.4 per cent in 2018) of total deposits.

31 Dec 2018	31 Dec 2019	Deposits specified by sector and industry	31 Dec 2019	31 Dec 2018
33,055	35,664	Wage earners	35,664	33,055
12,202	13,162	Public administration	13,162	12,202
3,066	3,064	Agriculture, forestry, fisheries and hunting	3,064	3,066
742	645	Sea farming industries	645	742
1,696	1,582	Manufacturing	1,582	1,696
3,541	3,363	Construction, power and water supply	3,363	3,541
4,663	4,197	Retail trade, hotels and restaurants	4,197	4,663
996	1,059	Maritime sector	1,059	996
4,949	5,027	Property management	4,718	4,644
6,883	7,643	Business services	7,643	6,883
6,572	8,186	Transport and other services provision	7,819	6,210
3,083	3,278	Other sectors	3,001	2,917
81,448	86,870	Total deposits from customers broken down by sector and industry	85,917	80,615

31 Dec 2018	31 Dec 2019	Deposits specified by geographic area	31 Dec 2019	31 Dec 2018
52,718	55,495	Trøndelag	54,712	51,952
14,908	15,705	Møre og Romsdal	15,705	14,908
2,577	2,326	Sogn og Fjordane	2,326	2,577
655	698	Nordland	698	655
5,331	6,653	Oslo	6,482	5,264
4,425	4,696	Other counties	4,696	4,425
835	1,298	Abroad	1,298	835
81,448	86,870	Total deposits broken down by geographic area	85,917	80,615