

Note 35 - Deposits from and liabilities to customers

Parent Bank			Group	
31 Dec 2019	31 Dec 2020	Deposits from and liabilities to customers (NOK million)	31 Dec 2020	31 Dec 2019
63,177	74,542	Deposits from and liabilities to customers without agreed maturity	73,906	62,224
23,693	23,624	Deposits from and liabilities to customers with agreed maturity	23,622	23,693
86,870	98,166	Total deposits from and liabilities to customers	97,529	85,917
1.2 %	0.8 %	Average interest rate	0.8 %	1.2 %

Fixed interest deposits account for 3.4 per cent (5.1 per cent) of total deposits.

31 Dec 2019	31 Dec 2020	Deposits specified by sector and industry	31 Dec 2020	31 Dec 2019
35,664	40,600	Wage earners	40,600	35,664
13,162	12,711	Public administration	12,711	13,162
2,094	2,269	Agriculture and forestry	2,269	2,094
970	1,210	Fisheries and hunting	1,210	970
645	1,305	Sea farming industries	1,305	645
1,582	1,796	Manufacturing	1,796	1,582
3,363	3,799	Construction, power and water supply	3,799	3,363
4,197	5,461	Retail trade, hotels and restaurants	5,461	4,197
1,059	1,182	Maritime sector	1,182	1,059
5,027	5,821	Property management	5,750	4,718
7,643	9,286	Business services	9,286	7,643
8,186	8,930	Transport and other services provision	8,518	7,819
3,278	3,795	Other sectors	3,641	3,001
86,870	98,166	Total deposits from customers broken down by sector and industry	97,529	85,917

31 Dec 2019	31 Dec 2020	Deposits specified by geographic area	31 Dec 2020	31 Dec 2019
55,495	64,599	Trøndelag	64,019	54,712
15,705	16,450	Møre og Romsdal	16,450	15,705
698	801	Nordland	801	698
6,653	7,212	Oslo	7,155	6,482
7,022	8,393	Other counties	8,393	7,022
1,298	710	Abroad	710	1,298
86,870	98,166	Total deposits broken down by geographic area	97,529	85,917