

Note 14 - Age breakdown of contracts fallen due but not written down

The table shows amounts fallen due on loans and overdrafts on credits/deposits by number of days past due date not caused by payment service delays. The entire loan exposure is included where parts of the exposure have fallen due.

Parent bank					
2011					
(NOK million)	Up to 30 days	31 - 60 days	61 - 90 days	Over 91 days	Total
Loans to and receivables from customers					
- Retail market	542	181	24	74	821
- Corporate market	219	42	21	60	343
Total	762	223	45	135	1,164
2010					
(NOK million)	Up to 30 days	31 - 60 days	61 - 90 days	Over 91 days	Total
Loans to and receivables from customers					
- Retail market	639	223	27	67	956
- Corporate market	300	70	3	31	404
Total	939	293	30	98	1360
2009					
(NOK million)	Up to 30 days	31 - 60 days	61 - 90 days	Over 91 days	Total
Loans to and receivables from customers					
- Retail market	578	191	11	96	877
- Corporate market	188	167	6	57	418
Total	766	359	17	153	1,295

Of the total amount of gross loans fallen due but not written down, the realisable value of the associated collateral at 31 December 2011 was NOK 414 million.

Group					
2011					
(NOK million)	Up to 30 days	31 - 60 days	61 - 90 days	Over 91 days	Total
Loans to and receivables from customers					
- Retail market	543	193	28	82	846
- Corporate market	225	75	28	65	392
Total	768	268	55	147	1,238
2010					
(NOK million)	Up to 30 days	31 - 60 days	61 - 90 days	Over 91 days	Total
Loans to and receivables from customers					
- Retail market	640	238	30	75	983
- Corporate market	307	113	38	55	513
Total	947	350	67	130	1495
2009					
(NOK million)	Up to 30 days	31 - 60 days	61 - 90 days	Over 91 days	Total
Loans to and receivables from customers					
- Retail market	579	203	13	108	903
- Corporate market	193	222	47	84	546
Total	772	425	60	192	1,449

Of the total amount of gross loans fallen due but not written down, the realisable value of the associated collateral at 31 December 2011 was NOK 519 million.