

Note 10 - 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

2012

(NOK million)	Up to 30 days	31 - 60 days	61 - 90 days	Over 91 days	Total
Loans to and receivables from customers					
- Retail market	634	222	23	99	978
- Corporate market	259	58	48	113	477
Total	893	279	71	212	1,455

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

Of the total amount of gross loans fallen due but not written down, the realisable value of the associated collateral at 31 December 2012 was NOK 1,476 million.

Group

2012

(NOK million)	Up to 30 days	31 - 60 days	61 - 90 days	Over 91 days	Total
Loans to and receivables from customers					
- Retail market	635	235	32	116	1,018
- Corporate market	263	86	57	109	514
Total	897	321	89	225	1,532

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

Of the total amount of gross loans fallen due but not written down, the realisable value of the associated collateral at 31 December 2012 was NOK 1,589 million.