

Note 18 - Maturity analysis of assets and liabilities

The table below shows an analysis of assets and liabilities maturing one year or otherwise after the balance sheet date. Overdraft facilities and consumer credit including flexi-loans are included under the interval "below 3 months".

Parent bank						
2012 (NOK million)	On demand	Below 3 months	3-12 months	1 - 5 yrs	Above 5 yrs	Total
Assets						
Cash and claims on central banks	1,079	-	-	-	-	1,079
Loans and claims on credit institutions	2,569	2,929	10	22	89	5,619
Loans to and claims on customers	171	13,004	2,815	13,762	42,713	72,464
- Individual write down of loans to and claims on customers	-	-	-129	-	-	-129
- Groupwise write down of loans to and claims on customers	-	-	-278	-	-	-278
Net loans to customers	171	13,004	2,407	13,762	42,713	72,057
Securities - designated at fair value through profit/loss	354	1,053	4,252	8,445	840	14,943
Derivatives	-	142	90	1,191	1,679	3,101
Securities - available for sale	1	-	-	-	-	1
Securities - held to maturity	-	75	-	39	-	114
Securities - loans and receivables	-	-	-	2,460	-	2,460
Investment in associates and joint ventures	5,296	-	-	-	-	5,296
Intangible assets	-	-	-	-	447	447
Property, plant and equipment	201	-	-	-	-	201
Other assets	623	642	129	231	-	1,625
Total assets	10,294	17,844	6,887	26,149	45,767	106,942
Liabilities						
Debt to credit institutions	2,521	225	16	2,147	228	5,137
Funding, "swap" arrangement with the government	-	-	1,053	1,220	-	2,273
Deposits from and debt to customers *)	45,044	1,488	3,163	3,492	-	53,187
Debt created by issuance of securities	-	1,341	3,938	19,916	5,065	30,259
Derivatives	-	20	63	1,519	1,189	2,790
Liabilities in connection with period tax	-	24	256	-	-	280
Liabilities in connection with deferred tax	-	-	-	83	-	83
Other liabilities	54	1,102	69	12	-	1,237
Subordinated debt **)	-	-	432	-	2,608	3,040
Total debt	47,619	4,199	8,990	28,389	9,091	98,287

Group	On demand	Below 3 months	3-12 months	1 - 5 yrs	Above 5 yrs	Total
2012 (NOK million)						
Assets						
Cash and claims on central banks	1,079	-	-	-	-	1,079
Loans and claims on credit institutions	47	2,933	10	22	-	3,012
Loans to and claims on customers	174	12,366	2,967	15,760	43,675	74,943
- Individual write down of loans to and claims on customers	-	-	-144	-	-	-144
- Groupwise write down of loans to and claims on customers	-	-	-295	-	-	-295
Net loans to customers	174	12,366	2,528	15,760	43,675	74,504
Securities - designated at fair value through profit/loss	776	1,053	4,252	8,445	840	15,366
Derivatives	-	141	90	1,191	1,679	3,100
Securities - available for sale	1	-	-	-	-	1
Securities - held to maturity	-	75	-	39	-	114
Securities - loans and receivables	-	-	-	2,460	-	2,460
Investment in associates and joint ventures	4,573	-	-	-	-	4,573
Intangible assets	-	-	-	-	482	482
Property, plant and equipment	1,277	-	-	-	-	1,277
Other assets	920	659	129	244	-	1,951
Total assets	8,847	17,227	7,008	28,161	46,676	107,919
Liabilities						
Debt to credit institutions	2,521	225	16	2,147	228	5,137
Funding, "swap" arrangement with the government	-	-	1,053	1,220	-	2,273
Deposits from and debt to customers *)	44,109	1,488	3,163	3,492	-	52,252
Debt created by issuance of securities	-	1,341	3,938	19,916	5,065	30,259
Derivatives	-	20	63	1,519	1,189	2,790
Liabilities in connection with period tax	-	44	298	-	-	342
Liabilities in connection with deferred tax	-	-	-	93	-	93
Other liabilities	126	1,418	129	17	-	1,690
Subordinated debt **)	-	-	432	-	2,608	3,040
Total debt	46,756	4,535	9,092	28,404	9,091	97,876

*) The customer deposits portfolio is mainly classified in the category "on demand". Based on empirical experience, customer deposits may grow in the period ahead.

The growth in this deposit portfolio was 9.2 per cent in 2012. A deposit guarantee for deposits of up to NOK 2m has been established in accordance with the Act on guarantee schemes for banks.

***) The maturity structure for subordinated debt is based on final maturity.