

## 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					
2013					
(NOK million)	Up to 30 days	31 - 60 days	61 - 90 days	Over 91 days	Total
Loans to and receivables from customers					
- Retail market	739	222	40	91	1,091
- Corporate market	760	63	97	77	997
Total	1,499	285	137	168	2,089
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

Of the total amount of gross loans fallen due but not written down, the realisable value of the associated collateral at 31 December 2013 was NOK 2,261 million.

Group					
2013					
(NOK million)	Up to 30 days	31 - 60 days	61 - 90 days	Over 91 days	Total
Loans to and receivables from customers					
- Retail market	740	238	43	110	1,131
- Corporate market	763	99	102	91	1,054
Total	1,503	336	145	201	2,185
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

Of the total amount of gross loans fallen due but not written down, the realisable value of the associated collateral at 31 December 2013 was NOK 2,357 million.