

## 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					
2014					
(NOK million)	Up to 30 days	31 - 60 days	61 - 90 days	Over 91 days	Total
Loans to and receivables from customers					
- Retail market	1,069	279	45	88	1,481
- Corporate market	180	4	2	23	209
Total	1,249	283	47	111	1,690
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	1091
- Corporate market	760	63	97	77	997
Total	1499	285	137	168	2,089

Of the total amount of gross loans fallen due but not written down, the realisable value of the associated collateral at 31 December 2014 was NOK 1,643 million.

Group					
2014					
(NOK million)	Up to 30 days	31 - 60 days	61 - 90 days	Over 91 days	Total
Loans to and receivables from customers					
- Retail market	1,144	292	48	105	1,589
- Corporate market	312	25	3	33	373
Total	1,456	317	51	138	1,963
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	1131
- Corporate market	763	99	102	91	1054
Total	1503	336	145	201	2,185

Of the total amount of gross loans fallen due but not written down, the realisable value of the associated collateral at 31 December 2014 was NOK 1,701 million.