

Note 19 - 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 incl. flexi-loans are included under the interval "below 3 months".

Parent Bank						
2014 (NOK million)	On demand	Below 3 months	3-12 months	1-5 yrs	Above 5 yrs	Total
Assets						
Cash and claims on central banks	4,676	-	-	-	-	4,676
Loans and claims on credit institutions	3,167	1,107	-	-	89	4,362
<i>Loans to and claims on customers</i>		15,836	2,078	11,322	57,452	86,687
- <i>Individual write down of loans to and claims on customers</i>	-	-	-164	-	-	-164
- <i>Groupwise write down of loans to and claims on customers</i>	-	-	-278	-	-	-278
Net loans to customers	-	15,836	1,635	11,322	57,452	86,245
Securities - designated at fair value through profit/loss	253	2,474	2,385	5,727	3,525	14,363
Derivatives	-	99	905	4,207	1,554	6,766
Securities- available for sale	4	-	-	-	-	4
Securities - held to maturity	-	-	-	-	-	0
Securities - loans and receivables	-	-	-	-	-	0
Investment in associates and joint ventures	5,851	-	-	-	-	5,851
Intangible assets	-	-	-	-	447	447
Property, plant and equipment	162	-	-	-	-	162
Other assets	207	1,361	144	31	-	1,743
Total assets	14,320	20,877	5,069	21,286	63,066	124,619
Liabilities						
Debt to credit institutions	7,696	1,301	-	-	121	9,118
Funding, "swap" arrangement with the government	-	-	-	-	-	0
Deposits from and debt to customers *)	55,415	1,358	1,429	2,975	-	61,177
Debt created by issuance of securities	-	3,621	1,260	24,824	2,927	32,632
Derivatives	-	53	638	2,928	2,103	5,722
Liabilities in connection with period tax	-	22	373	-	-	395
Liabilities in connection with deferred tax	-	-	-	32	-	32
Other liabilities	37	1,198	85	45	-	1,364
Subordinated debt **)	-	-	-	-	3,356	3,356
Total debt	63,148	7,553	3,785	30,803	8,507	113,795

Group	On demand	Below 3 months	3-12 months	1 - 5 yrs	Above 5 yrs	Total
2014 (NOK million)						
Assets						
Cash and claims on central banks	4,676	-	-	-	-	4,676
Loans and claims on credit institutions	177	1,110	-	-	-	1,287
<i>Loans to and claims on customers</i>	-	15,855	2,181	13,519	58,783	90,339
- <i>Individual write down of loans to and claims on customers</i>	-	-	-172	-	-	-172
- <i>Groupwise write down of loans to and claims on customers</i>	-	-	-295	-	-	-295
Net loans to customers	-	15,855	1,715	13,519	58,783	89,872
Securities - designated at fair value through profit/loss	673	2,474	2,385	5,727	3,525	14,783
Derivatives	-	99	872	4,205	1,497	6,674
Securities- available for sale	35	-	-	-	-	35
Securities - held to maturity	-	-	-	-	-	-
Securities -at cost	-	-	-	-	-	0
Securities - loans and receivables	-	-	-	-	-	0
Investment in associates and joint ventures	5,129	-	-	-	-	5,129
Intangible assets	-	-	-	-	526	526
Property, plant and equipment	1,120	-	-	-	-	1,120
Other assets	354	1,371	144	75	-	1,944
Total assets	12,164	20,910	5,115	23,527	64,331	126,047
Liabilities						
Debt to credit institutions	7,696	1,301	-	-	121	9,118
Funding, "swap" arrangement with the government	-	-	-	-	-	0
Deposits from and debt to customers *)	54,893	1,358	1,429	2,975	-	60,655
Debt created by issuance of securities	-	3,621	1,260	24,824	2,927	32,632
Derivatives	-	53	638	2,928	2,103	5,722
Liabilities in connection with period tax	-	44	408	-	-	452
Liabilities in connection with deferred tax	-	-	-	45	-	45
Other liabilities	37	1,326	129	51	-	1,543
Subordinated debt **)	-	-	-	-	3,356	3,356
Total debt	62,626	7,703	3,864	30,823	8,507	113,523

*) 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 10.9 per cent (7.3 per cent) in 2014. A deposit guarantee for deposits of up to NOK 2 million has been established in accordance with the Act on guarantee schemes for banks.

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