

## 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

#### 31 Dec 15

(NOK million)	Up to 30 days	31 - 60 days	61 - 90 days	Over 91 days	Total
<b>Loans to and receivables from customers</b>					
Retail market	947	260	66	94	1,368
Corporate market	90	4	1	22	117
<b>Total</b>	<b>1,038</b>	<b>265</b>	<b>67</b>	<b>116</b>	<b>1,486</b>

#### 31 Dec 14

(NOK million)	Up to 30 days	31 - 60 days	61 - 90 days	Over 91 days	Total
<b>Loans to and receivables from customers</b>					
Retail market	1069	279	45	88	1,481
Corporate market	180	4	2	23	209
<b>Total</b>	<b>1,249</b>	<b>283</b>	<b>47</b>	<b>111</b>	<b>1,690</b>

Of the total amount of gross loans fallen due but not written down, the realisable value of the associated collateral at 31 December 2015 was NOK 1,263 million (1,643 million).

### Group

#### 31 Dec 15

(NOK million)	Up to 30 days	31 - 60 days	61 - 90 days	Over 91 days	Total
<b>Loans to and receivables from customers</b>					
Retail market	950	283	72	121	1,426
Corporate market	95	18	2	45	159
<b>Total</b>	<b>1,045</b>	<b>301</b>	<b>73</b>	<b>166</b>	<b>1,585</b>

#### 31 Dec 14

(NOK million)	Up to 30 days	31 - 60 days	61 - 90 days	Over 91 days	Total
<b>Loans to and receivables from customers</b>					
Retail market	1144	292	48	105	1,589
Corporate market	312	25	3	33	373
<b>Total</b>	<b>1,456</b>	<b>317</b>	<b>51</b>	<b>138</b>	<b>1,963</b>

Of the total amount of gross loans fallen due but not written down, the realisable value of the associated collateral at 31 December 2015 was NOK 1,323 million (1,701 million).