

Note 7 - Losses

Parent bank			Group	
31 Dec 2012	31 Dec 2013 (NOKm)		31 Dec 2013	31 Dec 2012
151	129	Individual write-downs to cover loss on loans at 01.01*	144	172
4	12	+ Increased write-downs on provisions previously written down	15	4
13	16	- Reversal of provisions from previous periods	18	13
37	59	+ Write-downs on provisions not previously written down	71	43
51	34	- Actual losses during the period for which provisions for individual impairment losses have been made previously	40	63
129	150	Specification of loss provisions at end of period	173	144
104	73	Actual losses	85	119

*) Individually assessed impairment write-downs on guarantees, totalling NOK 1m, are shown in the balance sheet as a liability under 'Other liabilities'.