

## Note 8 - Defaults and problem loans

### Parent Bank

	30 June 2017			30 June 2016			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
<b>Total defaults (NOKm)</b>									
Loans in default for more than 90 days *)	137	59	196	172	24	196	144	29	173
- Individual write-downs	13	35	48	15	12	26	17	18	36
<b>Net defaults</b>	<b>124</b>	<b>24</b>	<b>148</b>	<b>158</b>	<b>12</b>	<b>169</b>	<b>127</b>	<b>11</b>	<b>138</b>
Provison rate	9 %	59 %	25 %	8 %	51 %	14 %	12 %	62 %	21 %
<b>Problem loans</b>									
Problem loans (not in default)	23	1,110	1,133	28	1,163	1,190	19	1,435	1,453
- Individual write-downs	7	555	562	9	369	378	6	584	590
<b>Net problem loans</b>	<b>16</b>	<b>555</b>	<b>571</b>	<b>19</b>	<b>793</b>	<b>812</b>	<b>13</b>	<b>851</b>	<b>863</b>
Provison rate	31 %	50 %	50 %	32 %	32 %	32 %	33 %	41 %	41 %

\*) There are no defaults that relates to loans in the guarantee portfolio taken over from BN Bank per second quarter

### Group

	30 June 2017			30 June 2016			31 Dec 2016		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
<b>Total defaults (NOKm)</b>									
Loans in default for more than 90 days *)	173	85	258	219	36	255	176	38	214
- Individual write-downs	16	39	55	18	13	31	20	19	39
<b>Net defaults</b>	<b>157</b>	<b>46</b>	<b>203</b>	<b>201</b>	<b>23</b>	<b>223</b>	<b>156</b>	<b>18</b>	<b>174</b>
Provison rate	9 %	46 %	21 %	8 %	36 %	12 %	12 %	51 %	18 %
<b>Problem loans</b>									
Problem loans (not in default)	23	1,128	1,151	28	1,171	1,198	19	1,455	1,474
- Individual write-downs	7	563	570	9	375	384	6	592	599
<b>Net problem loans</b>	<b>16</b>	<b>565</b>	<b>581</b>	<b>19</b>	<b>796</b>	<b>815</b>	<b>13</b>	<b>863</b>	<b>875</b>
Provison rate	31 %	50 %	50 %	32 %	32 %	32 %	33 %	41 %	41 %

\*) There are no defaults that relates to loans in the guarantee portfolio taken over from BN Bank per second quarter