

Note 8 - Defaults and problem loans

Parent Bank

	31 Dec 2017			31 Dec 2016		
	RM	CM	Total	RM	CM	Total
Total defaults (NOKm)						
Loans in default for more than 90 days	170	50	220	144	29	173
- Individual write-downs	12	39	50	17	18	36
Net defaults	159	11	170	127	11	138
Provison rate	7 %	77 %	23 %	12 %	62 %	21 %
Problem loans						
Problem loans (not in default)	21	1,146	1,167	19	1,435	1,453
- Individual write-downs	6	699	705	6	584	590
Net problem loans	15	448	462	13	851	863
Provison rate	29 %	61 %	60 %	33 %	41 %	41 %

Group

	31 Dec 2017			31 Dec 2016		
	RM	CM	Total	RM	CM	Total
Total defaults (NOKm)						
Loans in default for more than 90 days	209	75	284	176	38	214
- Individual write-downs	14	42	55	20	19	39
Net defaults	195	33	229	156	18	174
Provison rate	7 %	55 %	20 %	12 %	51 %	18 %
Problem loans						
Problem loans (not in default)	21	1,164	1,184	19	1,455	1,474
- Individual write-downs	6	708	714	6	592	599
Net problem loans	15	456	470	13	863	875
Provison rate	29 %	61 %	60 %	33 %	41 %	41 %