

Note 2 - Losses

Parent bank				Group		
31 Dec 2010	31 March 2010	31 March 2011		31 March 2011	31 March 2010	31 Dec 2010
193	193	186	Individual write-downs to cover loss on loans at 01.01	222	219	219
24	21	6	+Increase in provisions for individual impairment losses	6	26	34
21	8	14	- Reversal of provisions from previous periods	15	8	22
29	46	10	+Impairment losses have been made previously	11	50	38
39	15	5	- Actual losses during the period for which provisions for individual impairment losses have been made previously	6	19	46
186	237	182	Specification of loss provisions at end of period	217	267	222
123	15	7	Actual losses	12	20	138

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