

Note 7 - Losses

Parent bank				Group		
2012	30 Sep 2012	30 Sep 2013	(NOKm)	30 Sep 2013	30 Sep 2012	2012
151	151	129	Individual write-downs to cover loss on loans at 01.01*)	144	173	173
			+ Increased write-downs on provisions previously written down	11	8	4
4	8	10				
13	7	10	- Reversal of provisions from previous periods	11	8	13
37	27	54	+ Write-downs on provisions not previously written down	62	29	43
			- Actual losses during the period for which provisions for individual impairment losses have been made previously			
51	42	33		38	54	63
129	137	150	Specification of loss provisions at end of period	168	148	144
104	76	45	Actual losses	54	91	119

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