

## Note 7 - Losses

Parent bank				Group		
31 Dec 2013	30 Sep 2013	30 Sep 2014	(NOKm)	30 Sep 2014	30 Sep 2013	31 Dec 2013
129	129	150	Individual write-downs to cover loss on loans at 1.1 *)	173	144	144
			+ Increased write-downs on provisions previously written down	7	11	15
12	10	5				
16	10	15	- Reversal of provisions from previous periods	23	11	18
59	54	57	+ Write-downs on provisions not previously written down	59	62	71
			- Actual losses during the period for which provisions for individual impairment losses have been made previously			
34	33	27		34	38	40
<b>150</b>	<b>150</b>	<b>170</b>	<b>Specification of loss provisions at end of period</b>	<b>182</b>	<b>168</b>	<b>173</b>
73	45	43	Actual losses	59	54	85

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