

Note 7 – Losses

Parent bank			Group	
31 Dec 2013	31 Dec 2014	(NOKm)	31 Dec 2014	31 Dec 2013
129	150	Individual write-downs to cover loss on loans at 1.1*	173	144
12	2	+ Increased write-downs on provisions previously written down	2	15
16	19	- Reversal of provisions from previous periods	22	18
59	83	+ Write-downs on provisions not previously written down	84	72
34	51	- Actual losses during the period for which provisions for individual impairment losses have been made previously	66	40
150	164	Specification of loss provisions at end of period	172	173
73	79	Actual losses	101	85

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