

Note 7 - Losses

Parent Bank

	31 Mar 15			31 Mar 14			31 Dec 14		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Individual write-downs									
Individual write-downs to cover loss on loans at 1.1*	25	139	164	28	122	150	28	122	150
- Actual losses during the period for which provisions for individual impairment losses have been made previously	1	31	32	3	7	10	10	41	51
- Reversal of provisions from previous periods	1	2	3	1	0	2	6	13	19
+ Increased write-downs on provisions previously written down	1	4	4	2	1	3	1	0	2
+ Write-downs on provisions not previously written down	2	15	17	2	13	15	11	72	83
Specification of loss provisions at end of period	26	125	151	28	128	156	25	139	164

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

	31 Mar 15			31 Mar 14			31 Dec 14		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Collective write-downs									
Collective write-downs to cover loss on loans, guarantees at 01.01	90	188	278	90	188	278	90	188	278
Period's collective write-downs to cover loss on loans, guarantees etc	-	-	-	-	-	-	-	-	-
Collective write-downs to cover loss on loans and guarantees at 31.03	90	188	278	90	188	278	90	188	278

Group

	31 Mar 15			31 Mar 14			31 Dec 14		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Individual write-downs									
Individual write-downs to cover loss on loans at 1.1*	24	147	172	41	131	173	33	139	173
- Actual losses during the period for which provisions for individual impairment losses have been made previously	1	32	33	6	10	16	14	51	66
- Reversal of provisions from previous periods	1	2	3	1	1	2	7	15	22
+ Increased write-downs on provisions previously written down	1	4	4	2	1	3	1	1	2
+ Write-downs on provisions not previously written down	3	17	20	2	14	16	11	73	84
Specification of loss provisions at end of period	26	134	160	38	135	173	24	147	172

	31 Mar 15			31 Mar 14			31 Dec 14		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Collective write-downs									
Collective write-downs to cover loss on loans, guarantees at 1.1	94	201	295	94	201	295	94	201	295
Period's collective write-downs to cover loss on loans, guarantees etc	-	-	-	-	-	-	-	-	-
Collective write-downs to cover loss on loans and guarantees at 31.03	94	201	295	94	201	295	94	201	295