

Note 7 - Losses

Parent Bank

	30 Jun 15			30 Jun 14			31 Dec 14		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Individual write-downs (NOKm)									
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	4	51	55	3	14	17	10	41	51
- Reversal of provisions from previous periods	2	15	16	2	11	13	6	13	19
+ Increased write-downs on provisions previously written down	1	3	4	2	8	10	1	0	2
+ Write-downs on provisions not previously written down	3	58	62	4	29	33	11	72	83
Specification of loss provisions at end of period	23	136	159	28	134	162	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'

	30 Jun 15			30 Jun 14			31 Dec 14		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Collective write-downs (NOKm)									
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	90	188	278	90	188	278	90	188	278

Group

	30 Jun 15			30 Jun 14			31 Dec 14		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Individual write-downs (NOKm)									
Individual write-downs to cover loss on loans at 1.1*	27	145	172	36	137	173	36	137	173
- Actual losses during the period for which provisions for individual impairment losses have been made previously	5	52	57	6	17	23	14	51	66
- Reversal of provisions from previous periods	2	15	17	3	15	18	7	15	22
+ Increased write-downs on provisions previously written down	1	3	4	2	9	10	1	1	2
+ Write-downs on provisions not previously written down	5	61	65	5	30	35	11	73	84
Specification of loss provisions at end of period	26	143	168	33	143	176	27	145	172

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

	30 Jun 15			30 Jun 14			31 Dec 14		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Collective write-downs (NOKm)									
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	1	-	1	-	-	-	-	-	-
Collective write-downs to cover loss on loans and guarantees	95	201	296	94	201	295	94	201	295