

Note 7 – Write-downs for loss on loans and guarantees

Parent bank

	31 Dec 2015			31 Dec 2014		
	RM	CM	Total	RM	CM	Total
Individual write-downs (NOKm)						
Individual write-downs to cover loss on loans and guarantees at 1.1*	25	139	164	28	122	150
- Actual losses during the period for which provisions for individual impairment losses have been made previously	7	58	65	10	41	51
- Reversal of provisions from previous periods	2	40	43	6	13	19
+ Increased write-downs on provisions previously written down	1	21	22	1	0	2
+ Write-downs on provisions not previously written down	10	86	96	11	72	83
Individual write-downs to cover loss and guarantees	27	148	174	25	139	164

*) Individually assessed impairment write-downs on guarantees, totalling NOK 1.4m, are shown in the balance sheet as a liability under 'Other liabilities'

	31 Dec 2015			31 Dec 2014		
	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
Period's collective write-downs to cover loss on loans, guarantees etc	-	80	80	-	-	-
Collective write-downs to cover loss on loans and guarantees	90	268	358	90	188	278

Group

	31 Dec 2015			31 Dec 2014		
	RM	CM	Total	RM	CM	Total
Individual write-downs (NOKm)						
Individual write-downs to cover loss on loans and guarantees at 1.1*	27	145	172	36	137	173
- Actual losses during the period for which provisions for individual impairment losses have been made previously	8	59	67	14	51	66
- Reversal of provisions from previous periods	3	42	46	7	15	22
+ Increased write-downs on provisions previously written down	1	21	22	1	1	2
+ Write-downs on provisions not previously written down	13	88	101	11	73	84
Individual write-downs to cover loss and guarantees	30	153	183	27	145	172

*) Individually assessed impairment write-downs on guarantees, totalling NOK 1.4m, are shown in the balance sheet as a liability under 'Other liabilities'

	31 Dec 2015			31 Dec 2014		
	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
Period's collective write-downs to cover loss on loans, guarantees etc	2	80	82	-	-	-
Collective write-downs to cover loss on loans and guarantees	96	281	376	94	201	295