

Note 8 - Defaults and problem loans

Parent Bank

	30 Sept 2016			30 Sept 2015			31 Dec 2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Total defaults (NOKm)									
Loans in default for more than 90 days ^{*)}	149	30	178	149	35	184	133	38	171
- Individual write-downs	14	17	31	15	10	25	15	8	23
Net defaults	134	13	147	134	25	160	119	30	148
Provision rate	10 %	56 %	17 %	10 %	28 %	13 %	11 %	22 %	13 %
Problem loans									
Problem loans (not in default)	26	1,318	1,345	16	422	438	45	341	387
- Individual write-downs	9	509	518	10	149	159	13	139	152
Net problem loans	17	810	826	7	272	279	32	202	234
Provision rate	36 %	39 %	39 %	58 %	35 %	36 %	29 %	41 %	39 %

^{*)} There are no defaults that relates to loans in the guarantee portfolio taken over from BN Bank per third quarter

Group

	30 Sept 2016			30 Sept 2015			31 Dec 2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Total defaults (NOKm)									
Loans in default for more than 90 days ^{*)}	177	44	221	169	50	218	155	50	205
- Individual write-downs	18	18	35	18	11	29	17	9	26
Net defaults	160	26	186	151	39	190	138	41	179
Provision rate	10 %	41 %	16 %	10 %	22 %	13 %	11 %	18 %	13 %
Problem loans									
Problem loans (not in default)	26	1,334	1,360	17	431	448	49	350	399
- Individual write-downs	9	517	526	10	154	164	14	144	158
Net problem loans	17	817	833	7	277	284	34	206	241
Provision rate	36 %	39 %	39 %	57 %	36 %	37 %	30 %	41 %	40 %

^{*)} There are no defaults that relates to loans in the guarantee portfolio taken over from BN Bank per third quarter