

## Note 7 - Losses

### Parent Bank

Individual write-downs (NOKm)	31 Mar 16			31 Mar 15			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Individual write-downs to cover loss on loans and guarantees at 1.1*	28	148	176	25	140	165	25	140	165
- Actual losses during the period for which provisions for individual impairment losses have been made previously	4	0	4	1	32	33	7	58	65
- Reversal of provisions from previous periods	2	3	5	1	1	2	2	40	43
+ Increased write-downs on provisions previously written down	7	4	11	1	4	4	1	21	22
+ Write-downs on provisions not previously written down	4	8	12	2	15	17	12	85	96
<b>Individual write-downs to cover loss on loans and guarantees</b>	<b>34</b>	<b>157</b>	<b>190</b>	<b>26</b>	<b>126</b>	<b>152</b>	<b>28</b>	<b>148</b>	<b>176</b>

\*) Individually assessed impairment write-downs on guarantees, totalling NOK 1.8m, are shown in the balance sheet as a liability under 'Other liabilities'

Collective write-downs (NOKm)	31 Mar 16			31 Mar 15			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Collective write-downs to cover loss on loans, guarantees at 01.01	90	268	358	90	188	278	90	188	278
Period's collective write-downs to cover loss on loans, guarantees etc	-	150	150	-	-	-	-	80	80
<b>Collective write-downs to cover loss on loans and guarantees</b>	<b>90</b>	<b>418</b>	<b>508</b>	<b>90</b>	<b>188</b>	<b>278</b>	<b>90</b>	<b>268</b>	<b>358</b>

### Group

Individual write-downs (NOKm)	31 Mar 16			31 Mar 15			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Individual write-downs to cover loss on loans and guarantees at 1.1*	31	153	184	27	146	173	27	146	173
- Actual losses during the period for which provisions for individual impairment losses have been made previously	4	0	4	2	32	34	8	59	67
- Reversal of provisions from previous periods	2	3	5	1	1	2	3	42	46
+ Increased write-downs on provisions previously written down	7	4	11	1	4	4	1	21	22
+ Write-downs on provisions not previously written down	5	9	14	3	17	20	14	87	102
<b>Individual write-downs to cover loss on loans and guarantees</b>	<b>37</b>	<b>163</b>	<b>200</b>	<b>28</b>	<b>133</b>	<b>161</b>	<b>31</b>	<b>153</b>	<b>184</b>

\*) Individually assessed impairment write-downs on guarantees, totalling NOK 1.8m, are shown in the balance sheet as a liability under 'Other liabilities'

Collective write-downs (NOKm)	31 Mar 16			31 Mar 15			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Collective write-downs to cover loss on loans, guarantees at 1.1	96	281	376	94	201	295	94	201	295
Period's collective write-downs to cover loss on loans, guarantees etc	0	150	150	-	-	-	2	80	82
<b>Collective write-downs to cover loss on loans and guarantees</b>	<b>96</b>	<b>431</b>	<b>527</b>	<b>94</b>	<b>201</b>	<b>295</b>	<b>96</b>	<b>281</b>	<b>376</b>