

## Note 8 - Defaults and problem loans

### Parent Bank

	31 Mar 2016			31 Mar 2015			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
<b>Total defaults (NOKm)</b>									
Loans in default for more than 90 days *)	141	28	169	142	82	224	133	38	171
- Individual write-downs	14	13	27	18	39	58	15	8	23
<b>Net defaults</b>	<b>127</b>	<b>15</b>	<b>142</b>	<b>123</b>	<b>43</b>	<b>166</b>	<b>119</b>	<b>30</b>	<b>148</b>
Provison rate	10 %	47 %	16 %	13 %	48 %	26 %	11 %	22 %	13 %
<b>Problem loans</b>									
Problem loans (not in default)	50	348	399	14	211	225	45	341	387
- Individual write-downs	20	143	163	7	87	94	13	139	152
<b>Net problem loans</b>	<b>31</b>	<b>205</b>	<b>236</b>	<b>7</b>	<b>124</b>	<b>131</b>	<b>32</b>	<b>202</b>	<b>234</b>
Provison rate	39 %	41 %	41 %	49 %	41 %	42 %	29 %	41 %	39 %

\*) There are no defaults that relates to loans in the guarantee portfolio taken over from BN Bank per Q1

### Group

	31 Mar 2016			31 Mar 2015			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
<b>Total defaults (NOKm)</b>									
Loans in default for more than 90 days *)	164	41	205	155	107	262	155	50	205
- Individual write-downs	15	15	31	20	42	61	17	9	26
<b>Net defaults</b>	<b>148</b>	<b>26</b>	<b>174</b>	<b>135</b>	<b>65</b>	<b>200</b>	<b>138</b>	<b>41</b>	<b>179</b>
Provison rate	9 %	37 %	15 %	13 %	39 %	23 %	11 %	18 %	13 %
<b>Problem loans</b>									
Problem loans (not in default)	56	356	411	15	219	234	49	350	399
- Individual write-downs	22	148	169	8	92	100	14	144	158
<b>Net problem loans</b>	<b>34</b>	<b>208</b>	<b>242</b>	<b>7</b>	<b>127</b>	<b>134</b>	<b>34</b>	<b>206</b>	<b>241</b>
Provison rate	39 %	41 %	41 %	54 %	42 %	43 %	30 %	41 %	40 %

\*) There are no defaults that relates to loans in the guarantee portfolio taken over from BN Bank per Q1