

Note 7 - Losses

Parent Bank

		30 June 2016			30 June 2015			2015		
Individual write-downs (NOKm)	RM	СМ	Total	RM	СМ	Total	RM	СМ	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	6	4	9	4	51	55	7	58	65	
- Reversal of provisions from previous periods	3	7	10	2	15	16	2	40	43	
+ Increased write-downs on provisions previously written										
down	1	7	8	1	3	4	1	21	22	
+ Write-downs on provisions not previously written down	3	237	240	3	59	62	12	85	96	
Individual write-downs to cover loss on loans and										
guarantees	23	381	405	22	137	160	28	148	176	

*) Individually assessed impairment write-downs on guarantees, totalling NOK 2.3m, are shown in the balance sheet as a liability under 'Other liabilities'

		30 June 2016			30 June 2015			2015		
Collective write-downs (NOKm)	RM	СМ	Total	RM	СМ	Total	RM	СМ	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	-	40	40	-	-	-	-	80	80	
Collective write-downs to cover loss on loans and guarantees	90	308	398	90	188	278	90	268	358	

Group

30 June 2016			30 June 2015			2015		
RM	СМ	Total	RM	СМ	Total	RM	СМ	Total
31	153	184	27	146	173	27	146	173
6	4	10	5	52	57	8	59	67
4	7	10	2	15	17	3	42	46
1	7	8	1	3	4	1	21	22
4	239	243	4	61	65	14	87	102
27	388	415	25	144	169	31	153	184
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*) Individually assessed impairment write-downs on guarantees, totalling NOK 2.3m, are shown in the balance sheet as a liability under 'Other liabilities'

		30 June 2016			30 June 2015			2015		
Collective write-downs (NOKm)	RM	СМ	Total	RM	СМ	Total	RM	СМ	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	2	40	42	1	-	1	2	80	82	
Collective write-downs to cover loss on loans and guarantees	97	321	418	95	201	296	96	281	376	