

## Note 8 - Defaults and problem loans

### Parent Bank

	30 June 2016			30 June 2015			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
<b>Total defaults (NOKm)</b>									
Loans in default for more than 90 days *)	172	24	196	161	83	244	133	38	171
- Individual write-downs	15	12	26	17	34	51	15	8	23
<b>Net defaults</b>	<b>158</b>	<b>12</b>	<b>169</b>	<b>144</b>	<b>50</b>	<b>193</b>	<b>119</b>	<b>30</b>	<b>148</b>
Provison rate	8 %	51 %	14 %	11 %	41 %	21 %	11 %	22 %	13 %
<b>Problem loans</b>									
Problem loans (not in default)	28	1,163	1,190	11	349	361	45	341	387
- Individual write-downs	9	369	378	5	103	108	13	139	152
<b>Net problem loans</b>	<b>19</b>	<b>793</b>	<b>812</b>	<b>6</b>	<b>246</b>	<b>252</b>	<b>32</b>	<b>202</b>	<b>234</b>
Provison rate	32 %	32 %	32 %	45 %	30 %	30 %	29 %	41 %	39 %

\*) There are no defaults that relates to loans in the guarantee portfolio taken over from BN Bank per Q2

### Group

	30 June 2016			30 June 2015			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
<b>Total defaults (NOKm)</b>									
Loans in default for more than 90 days *)	219	36	255	182	105	287	155	50	205
- Individual write-downs	18	13	31	20	38	58	17	9	26
<b>Net defaults</b>	<b>201</b>	<b>23</b>	<b>223</b>	<b>162</b>	<b>68</b>	<b>230</b>	<b>138</b>	<b>41</b>	<b>179</b>
Provison rate	8 %	36 %	12 %	11 %	36 %	20 %	11 %	18 %	13 %
<b>Problem loans</b>									
Problem loans (not in default)	28	1,171	1,198	11	357	368	49	350	399
- Individual write-downs	9	375	384	5	106	111	14	144	158
<b>Net problem loans</b>	<b>19</b>	<b>796</b>	<b>815</b>	<b>6</b>	<b>251</b>	<b>257</b>	<b>34</b>	<b>206</b>	<b>241</b>
Provison rate	32 %	32 %	32 %	46 %	30 %	30 %	30 %	41 %	40 %

\*) There are no defaults that relates to loans in the guarantee portfolio taken over from BN Bank per Q2