

Note 7 - Losses

Parent Bank

	January-September								
	2016			2015			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Individual write-downs (NOKm)									
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	7	7	13	6	51	57	7	58	65
- Reversal of provisions from previous periods	3	20	23	2	29	31	2	40	43
+ Increased write-downs on provisions previously written down	2	5	7	1	4	5	1	21	22
+ Write-downs on provisions not previously written down	4	399	403	7	95	102	12	85	96
Individual write-downs to cover loss on loans and guarantees at period end *)	24	525	549	24	159	183	28	148	176

*) Individually assessed impairment write-downs on guarantees, totalling NOK 3.3m, are shown in the balance sheet as a liability under 'Other liabilities'

	2016			2015			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Collective write-downs (NOKm)									
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	-	15	15	-	30	30	-	80	80
Collective write-downs to cover loss on loans and guarantees at period end	90	283	373	90	218	308	90	268	358

Group

	January-September								
	2016			2015			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Individual write-downs (NOKm)									
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	7	7	15	7	53	60	8	59	67
- Reversal of provisions from previous periods	4	21	25	3	29	32	3	42	46
+ Increased write-downs on provisions previously written down	2	6	7	1	4	5	1	21	22
+ Write-downs on provisions not previously written down	5	404	410	9	96	106	14	87	102
Individual write-downs to cover loss on loans and guarantees at period end *)	27	535	562	27	165	192	31	153	184

*) Individually assessed impairment write-downs on guarantees, totalling NOK 3.3m, are shown in the balance sheet as a liability under 'Other liabilities'

	2016			2015			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Collective write-downs (NOKm)									
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	3	13	15	1	30	31	2	80	82
Collective write-downs to cover loss on loans and guarantees at period end	98	293	391	95	231	326	96	281	376