

Note 7 - Losses

Parent Bank

January- December

	2016			2015		
	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
- Actual losses during the period for which provisions for individual impairment losses have been made previously	8	34	42	7	58	65
- Reversal of provisions from previous periods	3	36	39	2	40	43
+ Increased write-downs on provisions previously written down	2	6	8	1	21	22
+ Write-downs on provisions not previously written down	4	518	523	12	85	96
Individual write-downs to cover loss on loans and guarantees at period end *)	24	602	625	28	148	176

*) Individually assessed impairment write-downs on guarantees, totalling NOK 5.6m, are shown in the balance sheet as a liability under 'Other liabilities'

	2016			2015		
	RM	CM	Total	RM	CM	Total
Collective write-downs (NOKm)						
Collective write-downs to cover loss on loans, guarantees at 1.1	90	268	358	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 at period end	90	228	318	90	268	358

Group

January- December

	2016			2015		
	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
- Actual losses during the period for which provisions for individual impairment losses have been made previously	8	36	44	8	59	67
- Reversal of provisions from previous periods	3	36	39	3	42	46
+ Increased write-downs on provisions previously written down	2	6	8	1	21	22
+ Write-downs on provisions not previously written down	4	523	528	14	87	102
Individual write-downs to cover loss on loans and guarantees at period end *)	27	611	638	31	153	184

*) Individually assessed impairment write-downs on guarantees, totalling NOK 5.6m, are shown in the balance sheet as a liability under 'Other liabilities'

	2016			2015		
	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
Period's collective write-downs to cover loss on loans, guarantees etc	4	-42	-38	2	80	82
Collective write-downs to cover loss on loans and guarantees at period end	100	239	339	96	281	376