

Note 8 - Defaults and problem loans

Parent Bank

	31. Dec 2016			31. Dec 2015		
	RM	CM	Total	RM	CM	Total
Total defaults (NOKm)						
Loans in default for more than 90 days *)	144	29	173	133	38	171
- Individual write-downs	17	18	36	15	8	23
Net defaults	127	11	138	119	30	148
Provison rate	12 %	62 %	21 %	11 %	22 %	13 %
Problem loans						
Problem loans (not in default)	19	1,435	1,453	45	341	387
- Individual write-downs	6	584	590	13	139	152
Net problem loans	13	851	863	32	202	234
Provison rate	33 %	41 %	41 %	29 %	41 %	39 %

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

Group

	31 Dec 2016			31 Dec 2015		
	RM	CM	Total	RM	CM	Total
Total defaults (NOKm)						
Loans in default for more than 90 days *)	176	38	214	155	50	205
- Individual write-downs	20	19	39	17	9	26
Net defaults	156	18	174	138	41	179
Provison rate	12 %	51 %	18 %	11 %	18 %	13 %
Problem loans						
Problem loans (not in default)	19	1,455	1,474	49	350	399
- Individual write-downs	6	592	599	14	144	158
Net problem loans	13	863	875	34	206	241
Provison rate	33 %	41 %	41 %	30 %	41 %	40 %

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