

Note 7 - Losses

Parent Bank

Individual write-downs (NOKm)	31 Mar 2017			31 Mar 2016			2016		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Individual write-downs to cover loss on loans and guarantees at 1.1	28	597	625	28	148	176	28	148	176
- Actual losses during the period for which provisions for individual impairment losses have been made previously	2	146	148	4	0	4	8	34	42
- Reversal of provisions from previous periods	2	6	8	2	3	5	3	36	39
+ Increased write-downs on provisions previously written down	0	79	79	7	4	11	2	6	8
+ Write-downs on provisions not previously written down	-2	10	8	4	8	12	4	518	523
Individual write-downs to cover loss on loans and guarantees at period end *)	23	534	557	34	157	190	24	602	625

*) Individually assessed impairment write-downs on guarantees, totalling NOK 6.2m, are shown in the balance sheet as a liability under 'Other liabilities'

Collective write-downs (NOKm)	31 Mar 2017			31 Mar 2016			2016		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Collective write-downs to cover loss on loans, guarantees at 1.1	90	228	318	90	268	358	90	268	358
Period's collective write-downs to cover loss on loans, guarantees etc	-	10	10	-	150	150	-	-40	-40
Collective write-downs to cover loss on loans and guarantees at period end	90	238	328	90	418	508	90	228	318

Group

Individual write-downs (NOKm)	31 Mar 2017			31 Mar 2016			2016		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Individual write-downs to cover loss on loans and guarantees at 1.1	31	607	638	31	153	184	31	153	184
- Actual losses during the period for which provisions for individual impairment losses have been made previously	2	146	148	4	0	4	8	36	44
- Reversal of provisions from previous periods	2	6	8	2	3	5	3	36	39
+ Increased write-downs on provisions previously written down	0	79	79	7	4	11	2	6	8
+ Write-downs on provisions not previously written down	-2	10	8	5	9	14	4	523	528
Individual write-downs to cover loss on loans and guarantees at period end *)	26	544	570	37	163	200	27	611	638

*) Individually assessed impairment write-downs on guarantees, totalling NOK 6.2m, are shown in the balance sheet as a liability under 'Other liabilities'

Collective write-downs (NOKm)	31 Mar 2017			31 Mar 2016			2016		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Collective write-downs to cover loss on loans, guarantees at 1.1	100	239	339	96	281	376	96	281	376
Period's collective write-downs to cover loss on loans, guarantees etc	1	10	11	0	150	150	4	-42	-38
Collective write-downs to cover loss on loans and guarantees at period end	100	249	349	96	431	527	100	239	339