

Note 8 - Defaults and problem loans

Parent Bank

	31 Mar 2017			31 Mar 2016			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Total defaults (NOKm)									
Loans in default for more than 90 days *)	138	34	172	141	28	169	144	29	173
- Individual write-downs	16	15	30	14	13	27	17	18	36
Net defaults	122	19	142	127	15	142	127	11	138
Provison rate	11 %	43 %	18 %	10 %	47 %	16 %	12 %	62 %	21 %
Problem loans									
Problem loans (not in default)	33	1,025	1,058	50	348	399	19	1,435	1,453
- Individual write-downs	7	520	527	20	143	163	6	584	590
Net problem loans	26	505	531	31	205	236	13	851	863
Provison rate	22 %	51 %	50 %	39 %	41 %	41 %	33 %	41 %	41 %

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

Group

	31 Mar 2017			31 Mar 2016			31 Dec 2016		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Total defaults (NOKm)									
Loans in default for more than 90 days *)	173	38	211	164	41	205	176	38	214
- Individual write-downs	19	15	34	15	15	31	20	19	39
Net defaults	154	23	177	148	26	174	156	18	174
Provison rate	11 %	41 %	16 %	9 %	37 %	15 %	12 %	51 %	18 %
Problem loans									
Problem loans (not in default)	33	1,045	1,078	56	356	411	19	1,455	1,474
- Individual write-downs	7	529	536	22	148	169	6	592	599
Net problem loans	26	517	542	34	208	242	13	863	875
Provison rate	22 %	51 %	50 %	39 %	41 %	41 %	33 %	41 %	41 %

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