

Note 7 - Losses

Parent Bank

Individual write-downs (NOKm)	30 June 2017			30 June 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	5	165	170	6	4	9	8	34	42
- Reversal of provisions from previous periods	4	6	10	3	7	10	3	36	39
+ Increased write-downs on provisions previously written down	1	102	103	1	7	8	2	6	8
+ Write-downs on provisions not previously written down	0	62	62	3	237	240	4	518	523
Individual write-downs to cover loss on loans and guarantees at period end *)	20	590	610	23	381	405	24	602	625

*) Individually assessed impairment write-downs on guarantees, totalling NOK 6.1m, are shown in the balance sheet as a liability under 'Other liabilities'

Collective write-downs (NOKm)	30 June 2017			30 June 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	-	40	40	-	-40	-40
Collective write-downs to cover loss on loans and guarantees at period end	90	238	328	90	308	398	90	228	318

Group

Individual write-downs (NOKm)	30 June 2017			30 June 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	5	165	170	6	4	10	8	36	44
- Reversal of provisions from previous periods	4	6	10	4	7	10	3	36	39
+ Increased write-downs on provisions previously written down	1	102	103	1	7	8	2	6	8
+ Write-downs on provisions not previously written down	0	64	64	4	239	243	4	523	528
Individual write-downs to cover loss on loans and guarantees at period end *)	23	602	625	27	388	415	27	611	638

*) Individually assessed impairment write-downs on guarantees, totalling NOK 6.1m, are shown in the balance sheet as a liability under 'Other liabilities'

Collective write-downs (NOKm)	30 June 2017			30 June 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	2	10	12	2	40	42	4	-42	-38
Collective write-downs to cover loss on loans and guarantees at period end	102	249	351	97	321	418	100	239	339