

## Note 7 - Losses

### Parent Bank

Individual write-downs (NOKm)	30 Sept 2017			30 Sept 2016			31 Dec 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	8	142	150	7	7	13	8	34	42
- Reversal of provisions from previous periods	4	8	12	3	20	23	3	36	39
+ Increased write-downs on provisions previously written down	0	138	138	2	5	7	2	6	8
+ Write-downs on provisions not previously written down	4	87	90	4	399	403	4	518	523
<b>Individual write-downs to cover loss on loans and guarantees at period end *)</b>	<b>20</b>	<b>672</b>	<b>692</b>	<b>24</b>	<b>525</b>	<b>549</b>	<b>24</b>	<b>602</b>	<b>625</b>

\*) Individually assessed impairment write-downs on guarantees, totalling NOK 6.9m, are shown in the balance sheet as a liability under 'Other liabilities'

Collective write-downs (NOKm)	30 Sept 2017			30 Sept 2016			31 Dec 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	-	5	5	-	15	15	-	-40	-40
<b>Collective write-downs to cover loss on loans and guarantees at period end</b>	<b>90</b>	<b>233</b>	<b>323</b>	<b>90</b>	<b>283</b>	<b>373</b>	<b>90</b>	<b>228</b>	<b>318</b>

### Group

Individual write-downs (NOKm)	30 Sept 2017			30 Sept 2016			31 Dec 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	9	142	151	7	7	15	8	36	44
- Reversal of provisions from previous periods	4	8	12	4	21	25	3	36	39
+ Increased write-downs on provisions previously written down	0	138	138	2	6	7	2	6	8
+ Write-downs on provisions not previously written down	4	90	94	5	404	410	4	523	528
<b>Individual write-downs to cover loss on loans and guarantees at period end *)</b>	<b>23</b>	<b>684</b>	<b>707</b>	<b>27</b>	<b>535</b>	<b>562</b>	<b>27</b>	<b>611</b>	<b>638</b>

\*) Individually assessed impairment write-downs on guarantees, totalling NOK 6.9m, are shown in the balance sheet as a liability under 'Other liabilities'

Collective write-downs (NOKm)	30 Sept 2017			30 Sept 2016			31 Dec 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	3	5	8	3	13	15	4	-42	-38
<b>Collective write-downs to cover loss on loans and guarantees at period end</b>	<b>102</b>	<b>244</b>	<b>346</b>	<b>98</b>	<b>293</b>	<b>391</b>	<b>100</b>	<b>239</b>	<b>339</b>