

Note 7 - Losses

Parent Bank

	31 Dec 2017			31 Dec 2016		
	RM	CM	Total	RM	CM	Total
Individual write-downs (NOKm)						
Individual write-downs to cover loss on loans and guarantees at 1.1*)	24	602	625	28	148	176
- Actual losses during the period for which provisions for individual impairment losses have been made previously	8	146	155	8	34	42
- Reversal of provisions from previous periods	4	8	13	3	36	39
+ Increased write-downs on provisions previously written down	0	191	191	2	6	8
+ Write-downs on provisions not previously written down	6	100	106	4	518	523
Individual write-downs to cover loss on loans and guarantees at period end	18	738	755	24	602	625

*) Individually assessed impairment write-downs on guarantees, totalling NOK 4.2m, are shown in the balance sheet as a liability under 'Other liabilities'

	31 Dec 2017			31 Dec 2016		
	RM	CM	Total	RM	CM	Total
Collective write-downs (NOKm)						
Collective write-downs to cover loss on loans, guarantees at 1.1	90	228	318	90	268	358
Period's collective write-downs to cover loss on loans, guarantees etc	-	5	5	-	-40	-40
Collective write-downs to cover loss on loans and guarantees at period end	90	233	323	90	228	318

Group

	31 Dec 2017			31 Dec 2016		
	RM	CM	Total	RM	CM	Total
Individual write-downs (NOKm)						
Individual write-downs to cover loss on loans and guarantees at 1.1*)	27	611	638	31	153	184
- Actual losses during the period for which provisions for individual impairment losses have been made previously	9	147	157	8	36	44
- Reversal of provisions from previous periods	5	9	14	3	36	39
+ Increased write-downs on provisions previously written down	0	191	191	2	6	8
+ Write-downs on provisions not previously written down	7	104	111	4	523	528
Individual write-downs to cover loss on loans and guarantees at period end	20	750	769	27	611	638

*) Individually assessed impairment write-downs on guarantees, totalling NOK 4.2m, are shown in the balance sheet as a liability under 'Other liabilities'

	31 Dec 2017			31 Dec 2016		
	RM	CM	Total	RM	CM	Total
Collective write-downs (NOKm)						
Collective write-downs to cover loss on loans, guarantees at 1.1	100	239	339	96	281	376
Period's collective write-downs to cover loss on loans, guarantees etc	5	4	9	4	-42	-38
Collective write-downs to cover loss on loans and guarantees at period end	104	243	347	100	239	339