

Note 6 - Losses on loans and guarantees

Parent Bank

Losses on loans and guarantees (NOKm)	30 Sept 15			30 Sept 14			31 Dec 14		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in individual impairment losses provisions for the period	0	18	19	-1	21	20	-4	18	14
+ Change in collective impairment losses provisions for the period	-	30	30	-	-	-	-	-	-
+ Actual loan losses on commitments for which provisions have been made	6	51	57	9	18	27	10	41	51
+ Actual loan losses on commitments for which no provision has been made	4	1	5	10	6	16	12	16	28
- Recoveries on commitments previously written-off	4	1	5	11	1	12	12	-2	10
Losses of the year on loans and guarantees	6	100	106	7	44	51	6	77	83

Group

Losses on loans and guarantees (NOKm)	30 Sept 15			30 Sept 14			31 Dec 14		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in individual impairment losses provisions for the period	0	19	19	-4	13	9	-9	8	-1
+ Change in collective impairment losses provisions for the period	1	30	31	-	-	-	-	-	-
+ Actual loan losses on commitments for which provisions have been made	7	53	60	12	22	34	14	51	66
+ Actual loan losses on commitments for which no provision has been made	7	3	10	13	12	25	15	20	35
- Recoveries on commitments previously written-off	6	2	8	12	1	12	13	-2	11
Losses of the year on loans and guarantees	10	102	112	10	45	55	8	81	89