

## Note 6 - Losses on loans and guarantees

### Parent Bank

January - December

	2017			2016		
	RM	CM	Total	RM	CM	Total
<b>Losses on loans and guarantees (NOKm)</b>						
Change in individual impairment losses provisions for the period	-2	127	125	0	449	450
Change in collective impairment losses provisions for the period	-	5	5	-	-40	-40
Actual loan losses on commitments for which provisions have been made	8	146	155	8	34	42
Actual loan losses on commitments for which no provision has been made	3	41	45	10	49	59
Recoveries on commitments previously written-off	-5	-1	-6	-6	-3	-8
<b>Losses of the year on loans and guarantees</b>	<b>5</b>	<b>318</b>	<b>323</b>	<b>13</b>	<b>490</b>	<b>502</b>

### Group

January - December

	2017			2016		
	RM	CM	Total	RM	CM	Total
<b>Losses on loans and guarantees (NOKm)</b>						
Change in individual impairment losses provisions for the period	-2	129	127	0	454	454
Change in collective impairment losses provisions for the period	5	4	9	4	-42	-38
Actual loan losses on commitments for which provisions have been made	8	146	155	8	36	44
Actual loan losses on commitments for which no provision has been made	13	45	58	14	50	64
Recoveries on commitments previously written-off	-6	-1	-7	-6	-3	-9
<b>Losses of the year on loans and guarantees</b>	<b>18</b>	<b>323</b>	<b>341</b>	<b>21</b>	<b>495</b>	<b>516</b>