

Note 6 - Losses on loans and guarantees

Parent Bank

	First half		
	2018		
Losses on loans and guarantees (NOKm)	RM	CM	Totalt
Change in provision for expected credit losses for the period	8	63	71
Actual loan losses on commitments exceeding provisions made	3	41	45
Recoveries on commitments previously written-off	-3	-0	-4
Losses for the period on loans and guarantees	7	104	112

Parent Bank

	First half		
	2017		
Losses on loans and guarantees (NOKm)	RM	CM	Totalt
Change in individual impairment losses provisions for the period	-4	-17	-20
+ Change in collective impairment losses provisions for the period	-	10	10
+ Actual loan losses on commitments for which provisions have been made	5	165	170
+ Actual loan losses on commitments for which no provision has been made	2	7	9
- Recoveries on commitments previously written-off	2	0	2
Losses of the year on loans and guarantees	1	166	167

Group

	First half		
	2018		
Losses on loans and guarantees (NOKm)	RM	CM	Totalt
Change in provision for expected credit losses for the period	7	62	70
Actual loan losses on commitments exceeding provisions made	17	50	66
Recoveries on commitments previously written-off	-8	-1	-9
Losses for the period on loans and guarantees	16	111	127

Group

	First half		
	2017		
Losses on loans and guarantees (NOKm)	RM	CM	Totalt
Change in individual impairment losses provisions for the period	-4	-14	-18
+ Change in collective impairment losses provisions for the period	2	10	12
+ Actual loan losses on commitments for which provisions have been made	5	165	170
+ Actual loan losses on commitments for which no provision has been made	5	8	13
- Recoveries on commitments previously written-off	2	0	2
Losses of the year on loans and guarantees	7	168	175