

Note 6 - Losses on loans and guarantees

| Parent bank | | | (NOKm) | Group | | |
|-------------|-------------|-------------|--|-------------|-------------|-----------|
| 2012 | 30 Sep 2012 | 30 Sep 2013 | | 30 Sep 2013 | 30 Sep 2012 | 2012 |
| -22 | -14 | 22 | Change in individual impairment losses provisions for the period | 25 | -24 | -28 |
| 5 | 5 | - | Change in collective impairment losses provisions for the period | - | 5 | 5 |
| 51 | 42 | 33 | Actual loan losses on commitments for which provisions have been made | 38 | 54 | 63 |
| 54 | 34 | 12 | Actual loan losses on commitments for which no provision has been made | 16 | 37 | 57 |
| -37 | -29 | -9 | Recoveries on commitments previously written-off | -11 | -30 | -38 |
| 51 | 38 | 58 | Losses of the year on loans and guarantees | 68 | 42 | 58 |