

## Note 6 - Losses on loans and guarantees

Parent bank			Group	
31 Dec 2012	31 Dec 2013 (NOKm)		31 Dec 2013	31 Dec 2012
-22	22	Change in individual impairment losses provisions for the period	29	-28
5	-	Change in collective impairment losses provisions for the period	-	5
51	34	Actual loan losses on commitments for which provisions have been made	40	63
54	39	Actual loan losses on commitments for which no provision has been made	45	57
-37	-13	Recoveries on commitments previously written-off	-14	-38
<b>51</b>	<b>82</b>	<b>Losses of the year on loans and guarantees</b>	<b>101</b>	<b>58</b>