

## Note 6 - Losses on loans and guarantees

Parent bank			(NOKm)	Group		
31 Dec 2013	30 Sep 2013	30 Sep 2014		30 Sep 2014	30 Sep 2013	31 Dec 2013
22	22	20	Change in individual impairment losses provisions for the period	9	25	29
-	-	-	Change in collective impairment losses provisions for the period	-	-	-
34	33	27	Actual loan losses on commitments for which provisions have been made	34	38	40
39	12	16	Actual loan losses on commitments for which no provision has been made	25	16	45
-13	-9	-12	Recoveries on commitments previously written-off	-12	-11	-14
<b>82</b>	<b>58</b>	<b>51</b>	<b>Losses of the year on loans and guarantees</b>	<b>55</b>	<b>68</b>	<b>101</b>