

Note 6 - Losses on loans and guarantees

Parent bank			Group	
31 Dec 2013	31 Dec 2014	(NOKm)	31 Dec 2014	31 Dec 2013
22	14	Change in individual impairment losses provisions for the period	-1	29
-	-	Change in collective impairment losses provisions for the period	-	-
		Actual loan losses on commitments for which provisions have been		
34	51	made	66	40
		Actual loan losses on commitments for which no provision has been		
39	28	made	35	45
-13	-10	Recoveries on commitments previously written-off	-11	-14
82	83	Losses of the year on loans and guarantees	89	101