

## Note 6 - Losses on loans and guarantees

## Parent Bank

Losses on loans and guarantees (NOK million)	31 Mar 15			31 Mar 14			31 Dec 14		
	RM	CM	Totalt	RM	CM	Totalt	RM	CM	Totalt
Change in individual impairment losses provisions for the period	1	-14	-13	-1	7	6	-4	18	14
+ Change in collective impairment losses provisions for the period	-	-	-	-	-	-	-	-	-
+ Actual loan losses on commitments for which provisions have been made	1	31	32	3	7	10	10	41	51
+ Actual loan losses on commitments for which no provision has been made	2	0	2	1	0	1	12	16	28
- Recoveries on commitments previously written-off	1	-1	0	2	0	2	12	-2	10
<b>Losses of the year on loans and guarantees</b>	<b>3</b>	<b>17</b>	<b>20</b>	<b>1</b>	<b>14</b>	<b>15</b>	<b>6</b>	<b>77</b>	<b>83</b>

## Group

Losses on loans and guarantees (NOK million)	31 Mar 15			31 Mar 14			31 Dec 14		
	RM	CM	Totalt	RM	CM	Totalt	RM	CM	Totalt
Change in individual impairment losses provisions for the period	1	-14	-13	-4	4	0	-9	8	-1
+ Change in collective impairment losses provisions for the period	-	-	-	-	-	-	-	-	-
+ Actual loan losses on commitments for which provisions have been made	2	31	33	6	10	16	14	51	66
+ Actual loan losses on commitments for which no provision has been made	2	0	2	2	1	3	15	20	35
- Recoveries on commitments previously written-off	1	-1	0	2	-0	2	13	-2	11
<b>Losses of the year on loans and guarantees</b>	<b>4</b>	<b>18</b>	<b>22</b>	<b>3</b>	<b>15</b>	<b>17</b>	<b>8</b>	<b>81</b>	<b>89</b>