

## Note 6 - Losses on loans and guarantees

### Parent bank

	31 Dec 2015			31 Dec 2014		
	RM	CM	Total	RM	CM	Total
<b>Losses on loans and guarantees (NOKm)</b>						
Change in individual impairment losses provisions for the period	2	9	11	-4	18	14
+ Change in collective impairment losses provisions for the period	-	80	80	-	-	-
+ Actual loan losses on commitments for which provisions have been made	7	58	65	10	41	51
+ Actual loan losses on commitments for which no provision has been made	8	4	12	12	16	28
- Recoveries on commitments previously written-off	6	3	9	12	-2	10
<b>Losses of the year on loans and guarantees</b>	<b>11</b>	<b>148</b>	<b>159</b>	<b>6</b>	<b>77</b>	<b>83</b>

### Group

	31 Dec 2015			31 Dec 2014		
	RM	CM	Total	RM	CM	Total
<b>Losses on loans and guarantees (NOKm)</b>						
Change in individual impairment losses provisions for the period	3	9	11	-9	8	-1
+ Change in collective impairment losses provisions for the period	2	80	82	-	-	-
+ Actual loan losses on commitments for which provisions have been made	8	59	67	14	51	66
+ Actual loan losses on commitments for which no provision has been made	13	7	21	15	20	35
- Recoveries on commitments previously written-off	8	4	12	13	-2	11
<b>Losses of the year on loans and guarantees</b>	<b>18</b>	<b>151</b>	<b>169</b>	<b>8</b>	<b>81</b>	<b>89</b>