

Note 6 - Losses on loans and guarantees

Parent Bank

Losses on loans and guarantees (NOKm)	1Q 16			1Q 15			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in individual impairment losses provisions for the period	6	9	15	1	-14	-13	2	9	11
+ Change in collective impairment losses provisions for the period	-	150	150	-	-	-	-	80	80
+ Actual loan losses on commitments for which provisions have been made	4	0	4	1	32	33	7	58	65
+ Actual loan losses on commitments for which no provision has been made	0	-0	0	2	0	2	8	4	12
- Recoveries on commitments previously written-off	0	1	1	1	1	1	6	3	9
Losses of the year on loans and guarantees	9	158	167	3	17	20	11	148	159

Group

Losses on loans and guarantees (NOKm)	1Q 16			1Q 15			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in individual impairment losses provisions for the period	6	10	16	1	-14	-13	3	9	11
+ Change in collective impairment losses provisions for the period	0	150	150	-	-	-	2	80	82
+ Actual loan losses on commitments for which provisions have been made	4	0	4	2	32	34	8	59	67
+ Actual loan losses on commitments for which no provision has been made	1	0	1	2	0	2	13	7	21
- Recoveries on commitments previously written-off	0	1	1	1	1	1	8	4	12
Losses of the year on loans and guarantees	11	159	170	4	18	22	18	151	169