

Note 6 - Losses on loans and guarantees

Parent Bank

Losses on loans and guarantees (NOKm)	First half 2016			First half 2015			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in individual impairment losses provisions for the period	-0	229	229	-2	-3	-5	2	9	11
+ Change in collective impairment losses provisions for the period	-	40	40	-	-	-	-	80	80
+ Actual loan losses on commitments for which provisions have been made	6	4	9	4	50	54	7	58	65
+ Actual loan losses on commitments for which no provision has been made	3	2	5	3	3	7	8	4	12
- Recoveries on commitments previously written-off	1	1	2	2	1	3	6	3	9
Losses of the period on loans and guarantees	7	274	281	3	49	52	11	148	159

Group

Losses on loans and guarantees (NOKm)	First half 2016			First half 2015			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in individual impairment losses provisions for the period	-0	231	230	-2	-2	-4	3	9	11
+ Change in collective impairment losses provisions for the period	2	39	42	1	-	1	2	80	82
+ Actual loan losses on commitments for which provisions have been made	6	4	10	5	50	56	8	59	67
+ Actual loan losses on commitments for which no provision has been made	6	2	8	5	4	10	13	7	21
- Recoveries on commitments previously written-off	1	1	2	3	3	6	8	4	12
Losses of the period on loans and guarantees	12	275	287	6	50	56	18	151	169