

Note 6 - Losses on loans and guarantees

Parent Bank

Losses on loans and guarantees (NOKm)	January-September								
	2016			2015			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in individual impairment losses provisions for the period	-0	374	373	0	18	19	2	9	11
+ Change in collective impairment losses provisions for the period	-	15	15	-	30	30	-	80	80
+ Actual loan losses on commitments for which provisions have been made	7	7	13	6	51	57	7	58	65
+ Actual loan losses on commitments for which no provision has been made	6	5	11	4	1	5	8	4	12
- Recoveries on commitments previously written-off	3	2	5	4	1	5	6	3	9
Losses of the year on loans and guarantees	10	398	408	6	100	106	11	148	159

Group

Losses on loans and guarantees (NOKm)	January-September								
	2016			2015			2015		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in individual impairment losses provisions for the period	-0	378	377	0	19	19	3	9	11
+ Change in collective impairment losses provisions for the period	3	13	15	1	30	31	2	80	82
+ Actual loan losses on commitments for which provisions have been made	7	7	15	7	53	60	8	59	67
+ Actual loan losses on commitments for which no provision has been made	10	5	15	7	3	10	13	7	21
- Recoveries on commitments previously written-off	4	2	5	6	2	8	8	4	12
Losses of the year on loans and guarantees	16	401	417	10	102	112	18	151	169