

## Note 6 - Losses on loans and guarantees

### Parent Bank

	January- December					
	2016			2015		
	RM	CM	Total	RM	CM	Total
<b>Losses on loans and guarantees (NOKm)</b>						
Change in individual impairment losses provisions for the period	0	449	450	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	8	34	42	7	58	65
Actual loan losses on commitments for which no provision has been made	10	49	59	8	4	12
Recoveries on commitments previously written-off	-6	-3	-8	-6	-3	-9
<b>Losses of the year on loans and guarantees</b>	<b>13</b>	<b>490</b>	<b>502</b>	<b>11</b>	<b>148</b>	<b>159</b>

### Group

	January- December					
	2016			2015		
	RM	CM	Total	RM	CM	Total
<b>Losses on loans and guarantees (NOKm)</b>						
Change in individual impairment losses provisions for the period	0	454	454	3	9	11
Change in collective impairment losses provisions for the period	4	-42	-38	2	80	82
Actual loan losses on commitments for which provisions have been made	8	36	44	8	59	67
Actual loan losses on commitments for which no provision has been made	14	50	64	13	7	21
Recoveries on commitments previously written-off	-6	-3	-9	-8	-4	-12
<b>Losses of the year on loans and guarantees</b>	<b>21</b>	<b>495</b>	<b>516</b>	<b>18</b>	<b>151</b>	<b>169</b>