

Note 6 - Losses on loans and guarantees

Parent Bank

Losses on loans and guarantees (NOKm)	January-March								
	2017			2016			2016		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in individual impairment losses provisions for the period	-1	-72	-73	6	9	15	0	449	450
+ Change in collective impairment losses provisions for the period	-	10	10	-	150	150	-	-40	-40
+ Actual loan losses on commitments for which provisions have been made	2	146	148	4	0	4	8	34	42
+ Actual loan losses on commitments for which no provision has been made	0	3	3	0	-0	0	10	49	59
- Recoveries on commitments previously written-off	1	0	1	0	1	1	6	3	8
Losses of the year on loans and guarantees	0	87	87	9	158	167	13	490	502

Group

Losses on loans and guarantees (NOKm)	January-March								
	2017			2016			2016		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in individual impairment losses provisions for the period	-1	-72	-73	6	10	16	0	454	454
+ Change in collective impairment losses provisions for the period	1	10	11	0	150	150	4	-42	-38
+ Actual loan losses on commitments for which provisions have been made	2	146	148	4	0	4	8	36	44
+ Actual loan losses on commitments for which no provision has been made	2	3	5	1	0	1	14	50	64
- Recoveries on commitments previously written-off	1	0	1	0	1	1	6	3	9
Losses of the year on loans and guarantees	3	87	89	11	159	170	21	495	516