

Note 6 - Losses on loans and guarantees

Parent Bank

| | First half | | | | | | | | |
|--|------------|------------|------------|----------|------------|------------|-----------|------------|------------|
| | 2017 | | | 2016 | | | 2016 | | |
| | RM | CM | Total | RM | CM | Total | RM | CM | Total |
| Losses on loans and guarantees (NOKm) | | | | | | | | | |
| Change in individual impairment losses provisions for the period | -4 | -17 | -20 | -0 | 229 | 229 | 0 | 449 | 450 |
| + Change in collective impairment losses provisions for the period | - | 10 | 10 | - | 40 | 40 | - | -40 | -40 |
| + Actual loan losses on commitments for which provisions have been made | 5 | 165 | 170 | 6 | 4 | 9 | 8 | 34 | 42 |
| + Actual loan losses on commitments for which no provision has been made | 2 | 7 | 9 | 3 | 2 | 5 | 10 | 49 | 59 |
| - Recoveries on commitments previously written-off | -2 | -0 | -2 | -1 | -1 | -2 | -6 | -3 | -8 |
| Losses of the year on loans and guarantees | 1 | 166 | 167 | 7 | 274 | 281 | 13 | 490 | 502 |

Group

| | First half | | | | | | | | |
|--|------------|------------|------------|-----------|------------|------------|-----------|------------|------------|
| | 2017 | | | 2016 | | | 2016 | | |
| | RM | CM | Total | RM | CM | Total | RM | CM | Total |
| Losses on loans and guarantees (NOKm) | | | | | | | | | |
| Change in individual impairment losses provisions for the period | -4 | -14 | -18 | -0 | 231 | 230 | 0 | 454 | 454 |
| + Change in collective impairment losses provisions for the period | 2 | 10 | 12 | 2 | 39 | 42 | 4 | -42 | -38 |
| + Actual loan losses on commitments for which provisions have been made | 5 | 165 | 170 | 6 | 4 | 10 | 8 | 36 | 44 |
| + Actual loan losses on commitments for which no provision has been made | 5 | 8 | 13 | 6 | 2 | 8 | 14 | 50 | 64 |
| - Recoveries on commitments previously written-off | -2 | -0 | -2 | -1 | -1 | -2 | -6 | -3 | -9 |
| Losses of the year on loans and guarantees | 7 | 168 | 175 | 12 | 275 | 287 | 21 | 495 | 516 |