

Note 6 - Losses on loans and guarantees

Parent Bank

Losses on loans and guarantees (NOKm)	January - September								
	2017			2016			2016		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in individual impairment losses provisions for the period	-3	65	62	-0	374	373	0	449	450
+ Change in collective impairment losses provisions for the period	-	5	5	-	15	15	-	-40	-40
+ Actual loan losses on commitments for which provisions have been made	8	142	150	7	7	13	8	34	42
+ Actual loan losses on commitments for which no provision has been made	2	37	40	6	5	11	10	49	59
Recoveries on commitments previously written-off	-4	-0	-4	-3	-2	-5	-6	-3	-8
Losses of the year on loans and guarantees	3	249	252	10	398	408	13	490	502

Group

Losses on loans and guarantees (NOKm)	January - September								
	2017			2016			2016		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in individual impairment losses provisions for the period	-4	68	64	-0	378	377	0	454	454
+ Change in collective impairment losses provisions for the period	3	5	8	3	13	15	4	-42	-38
+ Actual loan losses on commitments for which provisions have been made	8	142	150	7	7	15	8	36	44
+ Actual loan losses on commitments for which no provision has been made	9	38	47	10	5	15	14	50	64
Recoveries on commitments previously written-off	-5	-0	-5	-4	-2	-5	-6	-3	-9
Losses of the year on loans and guarantees	11	252	263	16	401	417	21	495	516