

## Note 6 - Losses on loans and guarantees

### Parent Bank

|   | January - March |           |           |
|---|-----------------|-----------|-----------|
|   | 2018            |           |           |
| Losses on loans and guarantees (NOKm)                         | RM              | CM        | Total     |
| Change in provision for expected credit losses for the period | -3              | 11        | 8         |
| Actual loan losses on commitments exceeding provisions made   | 1               | 38        | 39        |
| Recoveries on commitments previously written-off              | -2              | -0        | -2        |
| <b>Losses for the period on loans and guarantees</b>          | <b>-3</b>       | <b>48</b> | <b>45</b> |

### Parent Bank

|  | January - March |           |           |
|--|-----------------|-----------|-----------|
|  | 2017            |           |           |
| Losses on loans and guarantees (NOKm)                                    | RM              | CM        | Total     |
| Change in individual impairment losses provisions for the period         | -1              | -72       | -73       |
| + Change in collective impairment losses provisions for the period       | -               | 10        | 10        |
| + Actual loan losses on commitments for which provisions have been made  | 2               | 146       | 148       |
| + Actual loan losses on commitments for which no provision has been made | 0               | 3         | 3         |
| - Recoveries on commitments previously written-off                       | 1               | 0         | 1         |
| <b>Losses of the year on loans and guarantees</b>                        | <b>0</b>        | <b>87</b> | <b>87</b> |

### Group

|   | January - March |           |           |
|---|-----------------|-----------|-----------|
|   | 2018            |           |           |
| Losses on loans and guarantees (NOKm)                         | RM              | CM        | Total     |
| Change in provision for expected credit losses for the period | -3              | 12        | 9         |
| Actual loan losses on commitments exceeding provisions made   | 4               | 38        | 42        |
| Recoveries on commitments previously written-off              | -2              | -0        | -2        |
| <b>Losses for the period on loans and guarantees</b>          | <b>-2</b>       | <b>50</b> | <b>48</b> |

### Group

|  | January - March |           |           |
|--|-----------------|-----------|-----------|
|  | 2017            |           |           |
| Losses on loans and guarantees (NOKm)                                    | RM              | CM        | Total     |
| Change in individual impairment losses provisions for the period         | -1              | -72       | -73       |
| + Change in collective impairment losses provisions for the period       | 1               | 10        | 11        |
| + Actual loan losses on commitments for which provisions have been made  | 2               | 146       | 148       |
| + Actual loan losses on commitments for which no provision has been made | 2               | 3         | 5         |
| - Recoveries on commitments previously written-off                       | 1               | 0         | 1         |
| <b>Losses of the year on loans and guarantees</b>                        | <b>3</b>        | <b>87</b> | <b>89</b> |