

Note 6 - Losses on loans and guarantees

Parent Bank

	Jan-Sept		
	2018		
Losses on loans and guarantees (NOKm)	RM	CM	Total
Change in provision for expected credit losses for the period	20	104	124
Actual loan losses on commitments exceeding provisions made	4	50	54
Recoveries on commitments previously written-off	-6	-1	-7
Losses for the period on loans and guarantees	18	153	172

Group

	Jan-Sept		
	2018		
Losses on loans and guarantees (NOKm)	RM	CM	Total
Change in provision for expected credit losses for the period	24	104	128
Actual loan losses on commitments exceeding provisions made	24	57	81
Recoveries on commitments previously written-off	-12	-1	-13
Losses for the period on loans and guarantees	37	159	196