

Note 6 - Losses on loans and guarantees

| Parent Bank | Jan-Dec | | | Jan-Dec | | |
|---------------------------------------------------------------|-----------|------------|------------|----------|------------|------------|
| | 2018 | | | 2017 | | |
| | RM | CM | Total | RM | CM | Total |
| Losses on loans and guarantees (NOKm) | | | | | | |
| Change in provision for expected credit losses for the period | 18 | 126 | 144 | 7 | 278 | 285 |
| Actual loan losses on commitments exceeding provisions made | 6 | 86 | 93 | 3 | 41 | 45 |
| Recoveries on commitments previously written-off | -7 | -1 | -8 | -5 | -1 | -6 |
| Losses for the period on loans and guarantees | 17 | 212 | 229 | 5 | 318 | 323 |

| Group | Jan-Dec | | | Jan-Dec | | |
|---------------------------------------------------------------|-----------|------------|------------|-----------|------------|------------|
| | 2018 | | | 2017 | | |
| | RM | CM | Total | RM | CM | Total |
| Losses on loans and guarantees (NOKm) | | | | | | |
| Change in provision for expected credit losses for the period | 23 | 127 | 150 | 11 | 279 | 290 |
| Actual loan losses on commitments exceeding provisions made | 30 | 98 | 127 | 12 | 46 | 58 |
| Recoveries on commitments previously written-off | -13 | -1 | -15 | -6 | -1 | -7 |
| Losses for the period on loans and guarantees | 40 | 223 | 263 | 17 | 324 | 341 |