

Note 6 - Losses on loans and guarantees

Parent Bank	January - March			January - March			Januar - December		
	2019			2018			2018		
Losses on loans and guarantees (NOKm)	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in provision for expected credit losses for the period	6	52	58	-3	11	8	18	126	144
Actual loan losses on commitments exceeding provisions made	1	2	3	1	38	39	6	86	93
Recoveries on commitments previously written-off	-1	-1	-2	-2	-	-2	-7	-1	-8
Losses for the period on loans and guarantees	6	53	60	-4	49	45	17	212	229

Group	January - March			January - March			Januar - December		
	2019			2018			2018		
Losses on loans and guarantees (NOKm)	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in provision for expected credit losses for the period	6	55	61	-3	12	9	23	127	150
Actual loan losses on commitments exceeding provisions made	6	3	8	4	38	42	30	98	127
Recoveries on commitments previously written-off	-1	-1	-2	-2	-	-2	-13	-1	-15
Losses for the period on loans and guarantees	11	57	67	-1	50	49	40	223	263