

## Note 6 - Losses on loans and guarantees

Parent Bank	First half 2019			First half 2018			Januar - December 2018		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
<b>Losses on loans and guarantees (NOKm)</b>									
Change in provision for expected credit losses for the period	7	92	99	8	63	71	18	126	144
Actual loan losses on commitments exceeding provisions made	4	4	8	3	41	45	6	86	93
Recoveries on commitments previously written-off	-	-3	-3	-3	-0	-4	-7	-1	-8
<b>Losses for the period on loans and guarantees</b>	<b>11</b>	<b>93</b>	<b>104</b>	<b>7</b>	<b>104</b>	<b>112</b>	<b>17</b>	<b>212</b>	<b>229</b>

Group	First half 2019			First half 2018			Januar - December 2018		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
<b>Losses on loans and guarantees (NOKm)</b>									
Change in provision for expected credit losses for the period	9	96	105	7	62	70	23	127	150
Actual loan losses on commitments exceeding provisions made	16	9	25	17	50	66	30	98	127
Recoveries on commitments previously written-off	-0	-4	-4	-8	-1	-9	-13	-1	-15
<b>Losses for the period on loans and guarantees</b>	<b>25</b>	<b>101</b>	<b>126</b>	<b>16</b>	<b>111</b>	<b>127</b>	<b>40</b>	<b>223</b>	<b>263</b>