

Note 6 - Losses on loans and guarantees

Parent Bank	January - September			January - September			2018		
	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	21	137	157	20	104	124	18	126	144
Actual loan losses on commitments exceeding provisions made	7	4	11	4	50	54	6	86	93
Recoveries on commitments previously written-off	-4	-1	-5	-6	-1	-7	-7	-1	-8
Losses for the period on loans and guarantees	24	140	163	18	153	172	17	212	229

Group	January - September			January - September			2018		
	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	24	141	165	24	104	128	23	127	150
Actual loan losses on commitments exceeding provisions made	28	11	39	24	57	81	30	98	127
Recoveries on commitments previously written-off	-4	-2	-6	-12	-1	-13	-13	-1	-15
Losses for the period on loans and guarantees	47	150	198	37	159	196	40	223	263