

Note 7 - Losses

Parent Bank (NOKm)	1 Jan 19	Change in provision	Net write-offs /recoveries	30 Sept 2019
Loans as amortised cost- CM	742	137	-5	874
Loans as amortised cost- RM	45	14	-5	54
Loans at fair value over OCI- RM	75	4	-	79
Loans at fair value over OCI- CM	-	1	-	1
Provision for expected credit losses on loans and guarantees	862	156	-10	1,008
Presented as				
Provision for loan losses	697	186	-10	873
Other debt- provisons	148	-28	-	120
Other comprehensive income - fair value adjustment	17	-2	-	15

Parent Bank (NOKm)	1 Jan 18	Change in provision	Net write-offs /recoveries	30 Sept 2018
Loans as amortised cost- CM	1,017	-153	-	864
Loans as amortised cost- RM	32	5	-	37
Loans at fair value over OCI- RM	65	12	-1	76
Provision for expected credit losses on loans and guarantees	1,114	-136	-1	975
Presented as				
Provision for loan losses	1,027	-181	-1	845
Other debt- provisons	68	46	-	115
Other comprehensive income - fair value adjustment	18	-2	-	17

Parent Bank (NOKm)	1 Jan 18	Change in provision	Net write-offs /recoveries	31 Dec 2018
Loans as amortised cost- CM	1,017	125	-400	742
Loans as amortised cost- RM	32	28	-15	45
Loans at fair value over OCI- RM	65	10	-	75
Provision for expected credit losses on loans and guarantees	1,114	163	-415	862
Presented as				
Provision for loan losses	1,027	86	-415	697
Other debt- provisons	68	80	-	148
Other comprehensive income - fair value adjustment	18	-2	-	17

Group (NOKm)	1 Jan 19	Change in provision	Net write-offs /recoveries	30 Sept 2019
Loans as amortised cost- CM	766	145	-7	905
Loans as amortised cost- RM	68	18	-5	80
Loans at fair value over OCI- RM	75	4	-	79
Loans at fair value over OCI- CM	-	1	-	1
Provision for expected credit losses on loans and guarantees	909	167	-12	1,065
Presented as				
Provision for loan losses	744	197	-12	930
Other debt- provisons	148	-28	-	120
Other comprehensive income - fair value adjustment	17	-2	-	15

Group (NOKm)	1 Jan 18	Change in provision	Net write-offs / recoveries	30 Sept 2018
Loans as amortised cost- CM	1,037	-153	2	886
Loans as amortised cost- RM	52	7	-	59
Loans at fair value over OCI- RM	65	12	-1	76
Provision for expected credit losses on loans and guarantees	1,154	-134	1	1,020
Presented as				
Provision for loan losses	1,068	-181	1	889
Other debt- provisions	68	46	-	115
Other comprehensive income - fair value adjustment	18	-2	-	17

Group (NOKm)	1 Jan 18	Change in provision	Net write-offs / recoveries	31 Dec 2018
Loans as amortised cost- CM	1,041	128	-402	766
Loans as amortised cost- RM	49	34	-15	68
Loans at fair value over OCI- RM	65	10	-	75
Provision for expected credit losses on loans and guarantees	1,155	171	-417	909
Presented as				
Provision for loan losses	1,068	93	-417	744
Other debt- provisions	68	80	-	148
Other comprehensive income - fair value adjustment	18	-2	-	17

Development in provision for expected credit losses on loans

Parent Bank (NOKm)	January - September 2019				January - September 2018				2018			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Opening balance	91	210	413	714	83	207	754	1,044	83	207	755	1,044
Provision for credit losses												
Transfer to (from) stage 1	28	-28	-0	-	26	-26	0	-	30	-30	0	-
Transfer to (from) stage 2	-5	5	-0	-	-6	6	0	-	-5	5	0	-
Transfer to (from) stage 3	-0	-3	4	-	0	-2	2	-	0	-2	3	-
Net remeasurement of loss allowances	-32	79	161	208	-32	46	-190	-176	-31	32	75	76
Originations or purchases	28	22	1	51	31	36	0	68	49	90	1	139
Derecognitions	-25	-49	-1	-75	-21	-50	-3	-74	-34	-92	-4	-130
Actual loan losses	-	-	-10	-10	-	-	-	-	-	-	-415	-415
Closing balance	86	236	566	888	80	217	563	861	91	210	413	714

Development in provision for expected credit losses on guarantees and unused credit lines

Parent Bank (NOKm)	January - September 2019				January - September 2018				2018			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Opening balance	11	47	90	148	13	49	7	70	13	49	7	70
Provision for credit losses												
Transfer to (from) stage 1	3	-3	-0	-	2	-2	-0	-	2	-2	-0	-
Transfer to (from) stage 2	-1	1	-	-	-1	1	-0	-	-1	1	-0	-
Transfer to (from) stage 3	-0	-0	0	-	-0	-0	0	-	-0	-0	0	-
Net remeasurement of loss allowances	-5	7	-14	-12	-5	16	40	51	-3	12	83	92
Originations or purchases	5	1	0	6	5	7	0	12	6	3	0	9
Derecognitions	-3	-19	-0	-22	-4	-14	-0	-18	-6	-17	-0	-23
Closing balance	10	34	76	120	10	57	47	115	11	47	90	148

Development in provision for expected credit losses on loans

Group (NOKm)	January - September 2019				January - September 2018				2018			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Opening balance	102	223	436	761	93	219	773	1,084	93	218	775	1,085
Provision for credit losses												
Transfer to (from) stage 1	31	-30	-1	-	25	-24	-1	-	32	-31	-0	-
Transfer to (from) stage 2	-6	7	-1	-	-6	5	1	-	-6	7	-0	-
Transfer to (from) stage 3	-0	-5	5	-	-1	-3	4	-	-0	-3	4	-
Net remeasurement of loss allowances	-35	82	169	216	-35	49	-185	-171	-34	35	83	85
Originations or purchases	33	26	4	63	34	39	1	74	53	93	3	149
Derecognitions	-26	-51	-6	-83	-22	-52	-9	-83	-36	-94	-11	-140
Actual loan losses	-	-	-12	-12	-	-	-	-	-	-	-417	-417
Closing balance	99	252	594	945	88	233	584	905	102	224	436	761

Development in provision for expected credit losses on guarantees and unused credit lines

Group (NOKm)	January - September 2019				January - September 2018				2018			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Opening balance	11	47	90	148	13	49	7	70	13	49	7	70
Provision for credit losses												
Transfer to (from) stage 1	3	-3	-0	-	2	-2	-0	-	2	-2	-0	-
Transfer to (from) stage 2	-1	1	-	-	-1	1	-0	-	-1	1	-0	-
Transfer to (from) stage 3	-0	-0	0	-	-0	-0	0	-	-0	-0	0	-
Net remeasurement of loss allowances	-5	7	-14	-12	-5	16	40	51	-3	12	83	92
Originations or purchases	5	1	0	6	5	7	0	12	6	3	0	9
Derecognitions	-3	-19	-0	-22	-4	-14	-0	-18	-6	-17	-0	-23
Closing balance	10	34	76	120	10	57	47	115	11	47	90	148