

## Note 6 - Losses on loans and guarantees

Parent Bank	Jan-Dec			Jan-Dec		
	2019			2018		
	RM	CM	Total	RM	CM	Total
<b>Losses on loans and guarantees (NOKm)</b>						
Change in provision for expected credit losses for the period	28	205	234	18	126	144
Actual loan losses on commitments exceeding provisions made	10	9	19	6	86	93
Recoveries on commitments previously written-off	-5	-1	-7	-7	-1	-8
<b>Losses for the period on loans and guarantees</b>	<b>32</b>	<b>213</b>	<b>245</b>	<b>17</b>	<b>212</b>	<b>229</b>

Group	Jan-Dec			Jan-Dec		
	2019			2018		
	RM	CM	Total	RM	CM	Total
<b>Losses on loans and guarantees (NOKm)</b>						
Change in provision for expected credit losses for the period	34	212	246	23	127	150
Actual loan losses on commitments exceeding provisions made	40	22	62	30	98	127
Recoveries on commitments previously written-off	-6	-2	-8	-13	-1	-15
<b>Losses for the period on loans and guarantees</b>	<b>68</b>	<b>231</b>	<b>299</b>	<b>40</b>	<b>223</b>	<b>263</b>