

Note 6 - Losses on loans and guarantees

Parent Bank	Jan-March			Jan-March			Jan - Dec		
	2020			2019			2019		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Losses on loans and guarantees (NOKm)									
Change in provision for expected credit losses for the period	44	146	190	6	52	58	28	205	234
Actual loan losses on commitments exceeding provisions made	1	112	112	1	2	3	10	9	19
Recoveries on commitments previously written-off	-1	-0	-1	-1	-1	-2	-5	-1	-7
Losses for the period on loans and guarantees	44	258	302	6	53	60	32	213	245

Group	Jan-March			Jan-March			Jan - Dec		
	2020			2019			2019		
	RM	CM	Total	RM	CM	Total	RM	CM	Total
Losses on loans and guarantees (NOKm)									
Change in provision for expected credit losses for the period	40	148	188	6	55	61	34	212	246
Actual loan losses on commitments exceeding provisions made	28	115	143	6	3	8	40	22	62
Recoveries on commitments previously written-off	-19	-4	-22	-1	-1	-2	-6	-2	-8
Losses for the period on loans and guarantees	49	259	308	11	57	67	68	231	299