

Note 6 - Losses on loans and guarantees

Parent Bank	First half 2020			First half 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	39	297	336	7	92	99	28	205	234
Actual loan losses on commitments exceeding provisions made	7	114	121	4	4	8	10	9	19
Recoveries on commitments previously written-off	-4	-0	-4	-	-3	-3	-5	-1	-7
Losses for the period on loans and guarantees	42	410	453	11	93	104	32	213	245

Group	First half 2020			First half 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	36	304	340	9	96	105	34	212	246
Actual loan losses on commitments exceeding provisions made	38	126	165	16	9	25	40	22	62
Recoveries on commitments previously written-off	-23	-4	-27	-	-4	-4	-6	-2	-8
Losses for the period on loans and guarantees	51	427	478	25	101	126	68	231	299