

## Note 6 - Losses on loans and guarantees

Parent Bank	January - September			January - September			2019		
	2020			2019			2019		
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	53	499	553	21	137	157	28	205	234
Actual loan losses on commitments exceeding provisions made	10	116	126	7	4	11	10	9	19
Recoveries on commitments previously written-off	-6	-1	-7	-4	-1	-5	-5	-1	-7
<b>Losses for the period on loans and guarantees</b>	<b>58</b>	<b>614</b>	<b>672</b>	<b>24</b>	<b>140</b>	<b>163</b>	<b>32</b>	<b>213</b>	<b>245</b>

Group	January - September			January - September			2019		
	2020			2019			2019		
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	51	511	562	24	141	165	34	212	246
Actual loan losses on commitments exceeding provisions made	46	112	158	28	11	39	40	22	62
Recoveries on commitments previously written-off	-25	14	-11	-4	-2	-6	-6	-2	-8
<b>Losses for the period on loans and guarantees</b>	<b>72</b>	<b>637</b>	<b>709</b>	<b>47</b>	<b>150</b>	<b>198</b>	<b>68</b>	<b>231</b>	<b>299</b>