

## Note 6 - Losses on loans and guarantees

Parent Bank	Jan-Dec			Jan-Dec		
	2020			2019		
<b>Losses on loans and guarantees (NOKm)</b>	RM	CM	Total	RM	CM	Total
Change in provision for expected credit losses for the period	49	666	715	28	205	234
Actual loan losses on commitments exceeding provisions made	14	197	212	10	9	19
Recoveries on commitments previously written-off	-7	-18	-25	-5	-1	-7
<b>Losses for the period on loans and guarantees</b>	<b>56</b>	<b>846</b>	<b>902</b>	<b>32</b>	<b>213</b>	<b>245</b>

Group	Jan-Dec			Jan-Dec		
	2020			2019		
<b>Losses on loans and guarantees (NOKm)</b>	RM	CM	Total	RM	CM	Total
Change in provision for expected credit losses for the period	48	681	729	34	212	246
Actual loan losses on commitments exceeding provisions made	55	213	268	40	22	62
Recoveries on commitments previously written-off	-25	-21	-46	-6	-2	-8
<b>Losses for the period on loans and guarantees</b>	<b>78</b>	<b>873</b>	<b>951</b>	<b>68</b>	<b>231</b>	<b>299</b>