

## Note 6 - Losses on loans and guarantees

		Jan-Mar			Jan-Mar			Jan-Dec		
		2021			2020			2020		
Parent Bank (NOKm)	RM	CM	Total	RM	CM	Total	RM	СМ	Total	
Change in provision for expected credit losses for the period	-8	57	49	44	146	190	49	666	715	
Actual loan losses on commitments exceeding provisions made	2	1	3	1	112	112	14	197	212	
Recoveries on commitments previously written-off	-1	-0	-1	-1	-0	-1	-7	-18	-25	
Losses for the period on loans and guarantees	-7	58	51	44	258	302	56	846	902	

		Jan-Mar			Jan-Mar			Jan-Dec		
		2021			2020			2020		
Group (NOKm)	RM	CM	Total	RM	CM	Total	RM	CM	Total	
Change in provision for expected credit losses for the period	-7	57	50	40	148	188	48	681	729	
Actual loan losses on commitments exceeding provisions made	6	4	10	28	115	143	55	213	268	
Recoveries on commitments previously written-off	-1	-0	-2	-19	-4	-22	-25	-21	-46	
Losses for the period on loans and guarantees	-2	61	59	49	259	308	78	873	951	