

Note 6 - Losses on loans and guarantees

Parent Bank (NOKm)	First half									2Q 20			2020		
	2021			2020			2Q 21			RM	CM	Total	RM	CM	Total
	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in provision for expected credit losses for the period	-11	78	67	39	297	336	1	16	17	-5	150	145	49	666	715
Actual loan losses on commitments exceeding provisions made	5	22	27	7	114	121	3	21	24	6	2	8	14	197	212
Recoveries on commitments previously written-off	-3	-0	-3	-4	-0	-4	-2	0	-2	-3	-0	-3	-7	-18	-25
Losses for the period on loans and guarantees	-9	100	90	42	410	453	2	37	39	-2	153	151	56	846	902

Group (NOKm)	First half									2Q 20			2020		
	2021			2020			2Q 21			RM	CM	Total	RM	CM	Total
	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in provision for expected credit losses for the period	-21	77	57	36	304	340	-9	16	7	-4	156	152	48	681	729
Actual loan losses on commitments exceeding provisions made	17	27	44	38	126	165	11	23	34	11	12	22	55	213	268
Recoveries on commitments previously written-off	-3	-0	-3	-23	-4	-27	-2	0	-1	-5	-0	-5	-25	-21	-46
Losses for the period on loans and guarantees	-6	104	98	51	427	478	0	38	39	2	168	169	78	873	951