

Note 6 - Losses on loans and guarantees

Parent Bank (NOKm)	Jan-Sept						Third quarter						2020		
	2021			2020			2021			2020			2020		
	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	-14	102	88	53	499	553	-2	24	22	14	203	217	49	666	715
Actual loan losses on commitments exceeding provisions made	8	23	31	10	116	126	3	1	4	4	2	5	14	197	212
Recoveries on commitments previously written-off	-5	-0	-5	-6	-1	-7	-2	-0	-2	-2	-1	-3	-7	-18	-25
Losses for the period on loans and guarantees	-11	125	115	58	614	672	-1	25	24	16	204	219	56	846	902

Group (NOKm)	Jan-Sept						Third quarter						2020		
	2021			2020			2021			2020			2020		
	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	-23	104	81	51	511	562	-3	27	24	15	207	222	48	681	729
Actual loan losses on commitments exceeding provisions made	25	29	53	46	112	158	7	2	9	8	-14	-7	55	213	268
Recoveries on commitments previously written-off	-5	-0	-5	-25	14	-11	-2	-0	-2	-2	18	16	-25	-21	-46
Losses for the period on loans and guarantees	-3	132	129	72	637	709	3	28	31	21	210	231	78	873	951