

Note 6 - Losses on loans and guarantees

Parent Bank (NOKm)	Jan-Dec						Fourth quarter					
	2021			2020			2021			2020		
	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in provision for expected credit losses for the period	-11	39	27	49	666	715	2	-64	-61	-4	166	163
Actual loan losses on commitments exceeding provisions made	10	107	117	14	197	212	2	84	86	4	82	85
Recoveries on commitments previously written-off	-9	-1	-10	-7	-18	-25	-4	-1	-5	-2	-17	-18
Losses for the period on loans and guarantees	-10	145	134	56	846	902	0	20	20	-2	232	230

Group (NOKm)	Jan-Dec						3rd quarter					
	2021			2020			2021			2020		
	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in provision for expected credit losses for the period	-20	50	30	48	681	729	3	-53	-50	-3	170	167
Actual loan losses on commitments exceeding provisions made	30	112	142	55	213	268	6	83	89	9	101	110
Recoveries on commitments previously written-off	-9	-3	-12	-25	-21	-46	-4	-3	-7	-0	-35	-35
Losses for the period on loans and guarantees	1	159	161	78	873	951	4	27	32	6	236	242