

Note 6 - Losses on loans and guarantees

Parent Bank (NOKm)	First half						Second quarter						2021		
	2022			2021			2022			2021					
	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	-7	-75	-82	-11	78	67	-1	-62	-64	1	16	17	-11	39	27
Actual loan losses on commitments exceeding provisions made	1	32	33	5	22	27	0	14	14	3	21	24	10	107	117
Recoveries on commitments previously written-off	-4	-5	-8	-3	-0	-3	-1	-2	-3	-2	0	-2	-9	-1	-10
Losses for the period on loans and guarantees	-10	-48	-57	-9	100	90	-2	-51	-53	2	37	39	-10	145	134

Group (NOKm)	First half						Second quarter						2021		
	2022			2021			2022			2021					
	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	-4	-77	-81	-21	77	57	0	-65	-64	-9	16	7	-20	50	30
Actual loan losses on commitments exceeding provisions made	4	37	41	17	27	44	2	18	20	11	23	34	30	112	142
Recoveries on commitments previously written-off	-4	-5	-8	-3	-0	-3	-1	-2	-3	-2	0	-1	-9	-3	-12
Losses for the period on loans and guarantees	-4	-44	-48	-6	104	98	1	-49	-48	0	38	39	1	159	161