

Note 6 - Losses on loans and guarantees

Parent Bank (NOKm)	January - September						Third quarter						2021		
	2022			2021			2022			2021			2021		
	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in provision for expected credit losses	3	-68	-65	-14	102	88	10	7	17	-2	24	22	-11	39	27
Actual loan losses on commitments exceeding provisions made	4	27	31	8	23	31	3	-5	-3	3	1	4	10	107	117
Recoveries on commitments previously written-off	-5	-6	-11	-5	-0	-5	-1	-2	-3	-2	-0	-2	-9	-1	-10
Losses for the period on loans and guarantees	2	-47	-45	-11	125	115	11	1	12	-1	25	24	-10	145	134

Group (NOKm)	January - September						3rd quarter						2021		
	2022			2021			2022			2021			2021		
	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in provision for expected credit losses	10	-65	-55	-23	104	81	14	12	26	-3	27	24	-20	50	30
Actual loan losses on commitments exceeding provisions made	9	32	41	25	29	53	5	-5	-0	7	2	9	30	112	142
Recoveries on commitments previously written-off	-5	-7	-11	-5	-0	-5	-1	-2	-3	-2	-0	-2	-9	-3	-12
Losses for the period on loans and guarantees	14	-39	-26	-3	132	129	17	5	22	3	28	31	1	159	161