

Note 6 - Losses on loans and guarantees

Parent Bank (NOKm)	Jan - Dec						Fourth quarter					
	2022			2021			2022			2021		
	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in provision for expected credit losses	29	-97	-68	-11	39	27	26	-30	-4	2	-64	-61
Actual loan losses on commitments exceeding provisions made	7	38	45	10	107	117	3	12	15	2	84	86
Recoveries on commitments previously written-off	-7	-7	-14	-9	-1	-10	-2	-0	-3	-4	-1	-5
Losses for the period on loans and guarantees	29	-66	-37	-10	145	134	27	-19	8	0	20	20

Group (NOKm)	Jan - Dec						Fourth quarter					
	2022			2021			2022			2021		
	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in provision for expected credit losses	38	-86	-48	-20	50	30	29	-22	7	3	-53	-50
Actual loan losses on commitments exceeding provisions made	13	45	58	30	112	142	4	13	17	6	83	89
Recoveries on commitments previously written-off	-7	-10	-17	-9	-3	-12	-2	-3	-6	-4	-3	-7
Losses for the period on loans and guarantees	44	-51	-7	1	159	161	31	-12	19	4	27	32