

Note 6 - Losses on loans and guarantees

| Parent Bank (NOKm) | Jan - Mar | | | | | | | | |
|---|-----------|------------|------------|-----------|----------|-----------|-----------|------------|------------|
| | 2023 | | | 2022 | | | 2022 | | |
| | RM | CM | Total | RM | CM | Total | RM | CM | Total |
| Change in provision for expected credit losses | 6 | -93 | -87 | -6 | -13 | -18 | 29 | -97 | -68 |
| Actual loan losses on commitments exceeding provisions made | 5 | 7 | 11 | 1 | 18 | 19 | 7 | 38 | 45 |
| Recoveries on commitments previously written-off | -2 | -1 | -2 | -2 | -3 | -5 | -7 | -7 | -14 |
| Losses for the period on loans and guarantees | 9 | -86 | -77 | -7 | 3 | -4 | 29 | -66 | -37 |

| Group (NOKm) | Jan - Mar | | | | | | | | |
|---|-----------|------------|------------|-----------|----------|-----------|-----------|------------|-----------|
| | 2023 | | | 2022 | | | 2022 | | |
| | RM | CM | Total | RM | CM | Total | RM | CM | Total |
| Change in provision for expected credit losses | 8 | -91 | -83 | -5 | -12 | -16 | 38 | -86 | -48 |
| Actual loan losses on commitments exceeding provisions made | 5 | 9 | 14 | 2 | 20 | 22 | 13 | 45 | 58 |
| Recoveries on commitments previously written-off | -2 | -1 | -2 | -2 | -3 | -5 | -7 | -10 | -17 |
| Losses for the period on loans and guarantees | 11 | -82 | -71 | -5 | 5 | -0 | 44 | -51 | -7 |