

## Note 7 - Losses on loans and guarantees

Parent Bank (NOKm)	First half						Second Quarter						2022		
	2023			2022			2023			2022			RM	CM	Total
	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total			
Change in provision for expected credit losses	12	-51	-39	-7	-75	-82	7	41	48	-1	-62	-64	29	-97	-68
Actual loan losses on commitments exceeding provisions made	8	7	15	1	32	33	3	0	4	0	14	14	7	38	45
Recoveries on commitments previously written-off	-26	-24	-50	-4	-5	-8	-24	-23	-48	-1	-2	-3	-7	-7	-14
<b>Losses for the period on loans and guarantees</b>	<b>-5</b>	<b>-68</b>	<b>-73</b>	<b>-10</b>	<b>-48</b>	<b>-57</b>	<b>-14</b>	<b>18</b>	<b>4</b>	<b>-2</b>	<b>-51</b>	<b>-53</b>	<b>29</b>	<b>-66</b>	<b>-37</b>

Group (NOKm)	First half						Second Quarter						2022		
	2023			2022			2023			2022			RM	CM	Total
	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total			
Change in provision for expected credit losses	15	-43	-27	-4	-77	-81	7	48	56	0	-65	-64	38	-86	-48
Actual loan losses on commitments exceeding provisions made	42	15	56	4	37	41	37	6	42	2	18	20	13	45	58
Recoveries on commitments previously written-off	-45	-26	-71	-4	-5	-8	-43	-25	-69	-1	-2	-3	-7	-10	-17
<b>Losses for the period on loans and guarantees</b>	<b>12</b>	<b>-54</b>	<b>-42</b>	<b>-4</b>	<b>-44</b>	<b>-48</b>	<b>1</b>	<b>28</b>	<b>29</b>	<b>1</b>	<b>-49</b>	<b>-48</b>	<b>44</b>	<b>-51</b>	<b>-7</b>