

Note 7 - Losses on loans and guarantees

Parent Bank (NOKm)	January - September						Third 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	11	-25	-14	3	-68	-65	-1	26	25	10	7	17	29	-97	-68
Actual loan losses on commitments exceeding provisions made	11	11	22	4	27	31	3	4	7	3	-5	-3	7	38	45
Recoveries on commitments previously written-off	-26	-27	-53	-5	-6	-11	-0	-3	-3	-1	-2	-3	-7	-7	-14
Losses for the period on loans and guarantees	-4	-41	-45	2	-47	-45	1	27	29	11	1	12	29	-66	-37

Group (NOKm)	January - September						Third 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	-18	-3	10	-65	-55	-0	25	25	14	12	26	38	-86	-48
Actual loan losses on commitments exceeding provisions made	45	24	70	9	32	41	4	10	13	5	-5	-0	13	45	58
Recoveries on commitments previously written-off	-45	-29	-74	-5	-7	-11	-0	-3	-3	-1	-2	-3	-7	-10	-17
Losses for the period on loans and guarantees	16	-22	-6	14	-39	-26	4	31	35	17	5	22	44	-51	-7