

Note 7 - Losses on loans and guarantees

Parent Bank (NOKm)	Jan - Dec						Fourth quarter					
	2023			2022			2023			2022		
	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in provision for expected credit losses	4	-59	-55	29	-97	-68	-8	-33	-41	26	-30	-4
Actual loan losses on commitments exceeding provisions made	11	146	157	7	38	45	0	135	135	3	12	15
Recoveries on commitments previously written-off	-21	-153	-174	-7	-7	-14	5	-126	-121	-2	-0	-3
Losses for the period on loans and guarantees	-6	-66	-72	29	-66	-37	-2	-25	-27	27	-19	8

Group (NOKm)	Jan - Dec						Fourth quarter					
	2023			2022			2023			2022		
	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in provision for expected credit losses	1	-7	-6	38	-86	-48	-14	11	-4	29	-22	7
Actual loan losses on commitments exceeding provisions made	47	168	215	13	45	58	1	144	145	4	13	17
Recoveries on commitments previously written-off	-40	-155	-195	-7	-10	-17	5	-126	-121	-2	-3	-6
Losses for the period on loans and guarantees	8	6	14	44	-51	-7	-8	28	20	31	-12	19