

Note 6 - Losses on loans and guarantees

Parent Bank (NOKm)	First half						Second quarter						2023		
	2024			2023			2024			2023			RM	CM	Total
	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total			
Change in provision for expected credit losses	21	33	54	12	-51	-39	11	22	33	7	41	48	4	-59	-55
Actual loan losses on commitments exceeding provisions made	2	11	13	8	7	15	0	9	9	3	0	4	11	146	157
Recoveries on commitments previously written-off	-3	-4	-6	-26	-24	-50	-2	-1	-2	-24	-23	-48	-21	-153	-174
Losses for the period on loans and guarantees	21	40	61	-5	-68	-73	9	30	40	-14	18	4	-6	-66	-72

Group (NOKm)	First half						Second quarter						2023		
	2024			2023			2024			2023			RM	CM	Total
	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total			
Change in provision for expected credit losses	16	34	50	15	-43	-27	10	23	34	7	48	56	1	-7	-6
Actual loan losses on commitments exceeding provisions made	2	11	13	42	15	56	-1	4	2	37	6	42	47	168	215
Recoveries on commitments previously written-off	2	6	7	-45	-26	-71	3	9	11	-43	-25	-69	-40	-155	-195
Losses for the period on loans and guarantees	20	51	70	12	-54	-42	12	35	47	1	28	29	8	6	14