

Note 6 - Losses on loans and guarantees

Parent Bank (NOKm)	January - September						Third quarter					
	2024			2023			2024			2023		
	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in provision for expected credit losses	36	67	103	11	-25	-14	15	34	49	-1	26	25
Actual loan losses on commitments exceeding provisions made	3	28	31	11	11	22	1	17	18	3	4	7
Recoveries on commitments previously written-off	-4	-6	-9	-26	-27	-53	-1	-2	-3	-0	-3	-3
Losses for the period on loans and guarantees	35	89	124	-4	-41	-45	14	49	63	1	27	29

Group (NOKm)	January - September						Third quarter					
	2024			2023			2024			2023		
	RM	CM	Total	RM	CM	Total	RM	CM	Total	RM	CM	Total
Change in provision for expected credit losses	32	73	106	15	-18	-3	17	39	56	-0	25	25
Actual loan losses on commitments exceeding provisions made	3	28	31	45	24	70	1	17	18	4	10	13
Recoveries on commitments previously written-off	1	8	9	-45	-29	-74	-0	2	2	-0	-3	-3
Losses for the period on loans and guarantees	37	109	146	16	-22	-6	17	58	75	4	31	35