

Note 8 - Gross loans

Parent Bank

Gross loans	Stage 1	Stage 2	Stage 3	Total
Balance at 1 January 18	94,352	9,931	1,560	105,843
Transfer to stage 1	1,599	-1,592	-7	-
Transfer to stage 2	-2,110	2,133	-24	-
Transfer to stage 3	-34	-175	210	-
Net increase/decrease amount existing loans	-4,120	-92	105	-4,107
New loans	27,975	765	67	28,807
Derecognitions	-19,415	1,956	-88	-21,459
Balance at 30 June 18	98,248	9,013	1,823	109,084

Group

Gross loans	Stage 1	Stage 2	Stage 3	Total
Balance at 1 January 18	99,564	10,855	1,652	112,071
Transfer to stage 1	1,859	-1,851	-8	-
Transfer to stage 2	-2,415	2,451	-36	-
Transfer to stage 3	-43	-203	247	-
Net increase/decrease amount existing loans	-4,651	-191	92	-4,750
New loans	29,693	853	71	30,617
Derecognitions	-19,990	-2,049	-111	-22,150
Balance at 30 June 18	104,018	9,864	1,907	115,787