

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	1,005	-999	-6	-
Transfer to stage 2	-1,189	1,205	-16	-
Transfer to stage 3	-6	-56	62	-
Net increase/decrease amount existing loans	-1,870	33	-45	-1,881
New loans	9,034	0	6	9,041
Derecognitions	-5,357	-763	-12	-6,132
Balance at 31 March 18	95,969	9,353	1,549	106,871

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	948	-946	-2	-
Transfer to stage 2	-1,023	1,029	-5	-
Transfer to stage 3	-4	-50	54	-
Net increase/decrease amount existing loans	-1,878	31	-45	-1,892
New loans	9,446	4	6	9,456
Derecognitions	-5,650	-799	-13	-6,461
Balance at 31 March 18	101,403	10,123	1,647	113,174