

Note 8 - Gross loans

Parent Bank

Gross loan	Loans subject to impairment			Fixed interest loans at FV	Total
	Stage 1	Stage 2	Stage 3		
Balance at 1 January 2018	91,074	9,931	1,560	3,278	105,843
Transfer to stage 1	1,882	-1,866	-16	-	-
Transfer to stage 2	-3,285	3,307	-22	-	-
Transfer to stage 3	-58	-320	378	-	-
Net increase/decrease amount existing loans	-5,288	-168	-6	-	-5,462
New loans	37,724	1,534	97	1,627	40,981
Derecognitions	-26,571	-2,388	-440	-893	-30,292
Balance at 30 September 2018	95,478	10,029	1,551	4,013	111,069

Group

Gross loan	Loans subject to impairment			Fixed interest loans at FV	Total
	Stage 1	Stage 2	Stage 3		
Balance at 1 January 2018	96,286	10,855	1,652	3,278	112,071
Transfer to stage 1	2,044	-2,026	-18	-	-
Transfer to stage 2	-3,770	3,802	-32	-	-
Transfer to stage 3	-78	-352	430	-	-
Net increase/decrease amount existing loans	-5,817	-294	-13	-	-6,124
New loans	39,744	1,705	105	1,627	43,180
Derecognitions	-27,242	-2,472	-476	-893	-31,084
Balance at 30 September 2018	101,167	11,217	1,649	4,013	118,044