

Note 8 - Gross Loans

Parent Bank	31 March 2019					31 March 2018				
	Loans subject to impairment				Fixed interest loans at FV	Total	Loans subject to impairment			Fixed interest loans at FV
Gross loan	Stage 1	Stage 2	Stage 3	Stage 1			Stage 2	Stage 3		
Balance at 1 January	97,458	9,888	1,543	4,467	113,356	91,074	9,931	1,560	3,278	105,843
Transfer to stage 1	1,571	-1,567	-4	-	-0	1,005	-999	-6	-	-
Transfer to stage 2	-1,148	1,165	-17	-	0	-1,189	1,205	-16	-	-
Transfer to stage 3	-10	-238	248	-	-	-6	-56	62	-	-
Net increase/decrease amount existing loans	-2,630	5	-1	-28	-2,654	-1,579	33	-45	-49	1,591
New loans	13,347	292	11	337	13,987	8,735	0	6	366	9,107
Derecognitions	-10,947	-865	-39	-126	-11,977	-5,357	-763	-12	-357	-6,489
Balance at 31 March	97,640	8,680	1,741	4,650	112,712	92,682	9,353	1,549	3,238	106,871

Group	31 March 2019					31 March 2018				
	Loans subject to impairment				Fixed interest loans at FV	Total	Loans subject to impairment			Fixed interest loans at FV
Gross loan	Stage 1	Stage 2	Stage 3	Stage 1			Stage 2	Stage 3		
Balance at 1 January	103,494	10,829	1,682	4,467	120,473	96,798	10,855	1,652	3,278	112,583
Transfer to stage 1	1,571	-1,567	-4	-	-0	948	-946	-2	-	-
Transfer to stage 2	-1,148	1,165	-17	-	0	-1,023	1,029	-5	-	-
Transfer to stage 3	-10	-238	248	-	-	-4	-50	54	-	-
Net increase/decrease amount existing loans	-2,359	5	-1	-28	-2,382	-2,142	31	-45	-49	-2,206
New loans	13,348	292	11	337	13,988	9,240	4	6	366	9,616
Derecognitions	-10,947	-865	-40	-126	-11,978	-5,650	-799	-13	-357	-6,819
Balance at 31 March	103,949	9,622	1,880	4,650	120,100	98,166	10,123	1,647	3,238	113,174

Parent Bank	Loans subject to impairment			Fixed interest loans at FV	Total
	Stage 1	Stage 2	Stage 3		
Gross loan (NOKm)					
Balance at 1 January 2018	91,074	9,931	1,560	3,278	105,843
Transfer to stage 1	2,230	-2,230	0	-	-
Transfer to stage 2	-2,637	2,644	-7	-	-
Transfer to stage 3	-458	-31	489	-	-
Net increase/decrease amount existing loans	-5,487	-65	11	-148	-5,689
New loans	46,099	2,067	72	2,269	50,507
Derecognitions	-33,363	-2,428	-581	-933	-37,305
Balance at 31 December 2018	97,458	9,888	1,543	4,467	113,356

Group	Loans subject to impairment			Fixed interest loans at FV	Total
	Stage 1	Stage 2	Stage 3		
Gross loan (NOKm)					
Balance at 1 January 2018	96,286	10,855	1,652	3,278	112,071
Transfer to stage 1	2,439	-2,391	-48 -		-
Transfer to stage 2	-2,957	2,970	-13 -		-
Transfer to stage 3	-464	-71	536 -		-
Net increase/decrease amount existing loans	-6,397	-260	89	-148	-6,716
New loans	48,841	2,283	89	2,269	53,483
Derecognitions	-34,253	-2,556	-622	-933	-38,365
Balance at 31 December 2018	103,494	10,829	1,682	4,467	120,473