

## Note 8 - Gross loans

Parent Bank	Loans subject to impairment			Fixed interest loans at FV	Total
	Stage 1	Stage 2	Stage 3		
<b>Gross loan</b>					
<b>Balance at 1 January 2019</b>	<b>97,458</b>	<b>9,888</b>	<b>1,543</b>	<b>4,467</b>	<b>113,356</b>
Transfer to stage 1	2,117	-2,100	-17	-	-
Transfer to stage 2	-1,753	1,779	-26	-	-
Transfer to stage 3	-22	-306	328	-	-
Net increase/decrease amount existing loans	-4,880	-69	10	-67	-5,006
New loans	26,489	560	162	622	27,834
Derecognitions	-20,054	-1,651	-177	-236	-22,118
<b>Balance at 30 June 2019</b>	<b>99,355</b>	<b>8,101</b>	<b>1,823</b>	<b>4,787</b>	<b>114,065</b>

Parent Bank	Loans subject to impairment			Fixed interest loans at FV	Total
	Stage 1	Stage 2	Stage 3		
<b>Gross loans</b>					
<b>Balance at 1 January 18</b>	<b>91,074</b>	<b>9,931</b>	<b>1,560</b>	<b>3,278</b>	<b>105,843</b>
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	-3,905	-92	-50	-60	-4,107
New loans	26,988	765	67	987	28,807
Derecognitions	-18,774	-1,956	-88	-641	-21,459
<b>Balance at 30 June 2018</b>	<b>94,839</b>	<b>9,013</b>	<b>1,668</b>	<b>3,565</b>	<b>109,084</b>

Parent Bank	Loans subject to impairment			Fixed interest loans at FV	Total
	Stage 1	Stage 2	Stage 3		
<b>Gross loan (NOKm)</b>					
<b>Balance at 1 January 2018</b>	<b>91,074</b>	<b>9,931</b>	<b>1,560</b>	<b>3,278</b>	<b>105,843</b>
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
<b>Balance at 31 December 2018</b>	<b>97,458</b>	<b>9,888</b>	<b>1,543</b>	<b>4,467</b>	<b>113,356</b>

Group	Loans subject to impairment			Fixed interest loans at FV	Total
	Stage 1	Stage 2	Stage 3		
<b>Gross loan</b>					
<b>Balance at 1 January 2019</b>	<b>103,494</b>	<b>10,829</b>	<b>1,682</b>	<b>4,467</b>	<b>120,473</b>
Transfer to stage 1	2,274	-2,256	-17	-	-
Transfer to stage 2	-2,163	2,205	-42	-	-
Transfer to stage 3	-45	-337	382	-	-
Net increase/decrease amount existing loans	-5,237	-156	4	-67	-5,455
New loans	28,261	631	167	622	29,681
Derecognitions	-20,650	-1,739	-178	-236	-22,804
<b>Balance at 30 June 2019</b>	<b>105,934</b>	<b>9,177</b>	<b>1,998</b>	<b>4,787</b>	<b>121,894</b>

Group	Loans subject to impairment			Fixed interest loans at FV	Total
	Stage 1	Stage 2	Stage 3		
<b>Gross loans</b>					
<b>Balance at 1 January 18</b>	<b>96,798</b>	<b>10,855</b>	<b>1,652</b>	<b>3,278</b>	<b>112,583</b>
Transfer to stage 1	1,859	-1,851	-8	-	-
Transfer to stage 1	-2,415	2,451	-36	-	-
Transfer to stage 3	-43	-203	247	-	-
Net increase/decrease amount existing loans	-4,949	-191	-63	-60	-5,262
New loans	28,706	853	71	987	30,617
Derecognitions	-19,349	-2,049	-111	-641	-22,150
<b>Balance at 30 June 2018</b>	<b>100,607</b>	<b>9,864</b>	<b>1,752</b>	<b>3,565</b>	<b>115,787</b>

Group	Loans subject to impairment			Fixed interest loans at FV	Total
	Stage 1	Stage 2	Stage 3		
<b>Gross loan (NOKm)</b>					
<b>Balance at 1 January 2018</b>	<b>96,286</b>	<b>10,855</b>	<b>1,652</b>	<b>3,278</b>	<b>112,071</b>
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
<b>Balance at 31 December 2018</b>	<b>103,494</b>	<b>10,829</b>	<b>1,682</b>	<b>4,467</b>	<b>120,473</b>