

## 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 - Total</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                         | 2,402                       | -2,373       | -28          | -                          | -              |
| Transfer to stage 2                         | -2,560                      | 2,601        | -40          | -                          | -              |
| Transfer to stage 3                         | -61                         | -364         | 425          | -                          | -              |
| Net increase/decrease amount existing loans | -2,256                      | -43          | -39          | -84                        | -2,422         |
| New loans                                   | 41,405                      | 829          | 352          | 836                        | 43,422         |
| Derecognitions                              | -35,528                     | -2,242       | -257         | -428                       | -38,455        |
| <b>Balance at 30 September 2019</b>         | <b>100,859</b>              | <b>8,295</b> | <b>1,955</b> | <b>4,791</b>               | <b>115,900</b> |

| Parent Bank                                 | Loans subject to impairment |               |              | Fixed interest loans at FV | Total          |
|---|-----------------------------|---------------|--------------|----------------------------|----------------|
|   | Stage 1                     | Stage 2       | Stage 3      |                            |                |
| <b>Gross loan - Total</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                         | 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           | 0                          | -5,462         |
| New loans                                   | 37,724                      | 1,534         | 97           | 1,627                      | 40,981         |
| Derecognitions                              | -26,571                     | -2,388        | -440         | -893                       | -30,292        |
| <b>Balance at 30 September 2018</b>         | <b>95,478</b>               | <b>10,029</b> | <b>1,551</b> | <b>4,013</b>               | <b>111,071</b> |

| Parent Bank                                 | Loans subject to impairment |              |              | Fixed interest loans at FV | Total          |
|---|-----------------------------|--------------|--------------|----------------------------|----------------|
|   | Stage 1                     | Stage 2      | Stage 3      |                            |                |
| <b>Gross loan - Total</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       | -            | -                          | -              |
| 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 - Total</b>                   |                             |               |              |                            |                |
| <b>Balance at 1 January 2019</b>            | <b>103,493</b>              | <b>10,829</b> | <b>1,683</b> | <b>4,467</b>               | <b>120,473</b> |
| Transfer to stage 1                         | 2,667                       | -2,632        | -34          | -                          | -              |
| Transfer to stage 2                         | -3,142                      | 3,194         | -52          | -                          | -              |
| Transfer to stage 3                         | -101                        | -412          | 513          | -                          | -              |
| Net increase/decrease amount existing loans | -3,109                      | -221          | -60          | -84                        | -3,473         |
| New loans                                   | 44,236                      | 1,066         | 373          | 836                        | 46,511         |
| Derecognitions                              | -36,422                     | -2,394        | -299         | -428                       | -39,543        |
| <b>Balance at 30 September 2019</b>         | <b>107,623</b>              | <b>9,430</b>  | <b>2,123</b> | <b>4,791</b>               | <b>123,967</b> |

| Group                                       | Loans subject to impairment |               |              | Fixed interest loans at FV | Total          |
|---|-----------------------------|---------------|--------------|----------------------------|----------------|
|   | Stage 1                     | Stage 2       | Stage 3      |                            |                |
| <b>Gross loan - Total</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                         | 2,044                       | -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                              | -27,243                     | -2,472        | -476         | -893                       | -31,084        |
| <b>Balance at 30 September 2018</b>         | <b>101,166</b>              | <b>11,217</b> | <b>1,649</b> | <b>4,013</b>               | <b>118,044</b> |

| Group                                       | Loans subject to impairment |               |              | Fixed interest loans at FV | Total          |
|---|-----------------------------|---------------|--------------|----------------------------|----------------|
|   | Stage 1                     | Stage 2       | Stage 3      |                            |                |
| <b>Gross loan - Total</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> |