

Note 8 - Gross Loans

Parent Bank (NOKm)

31 March 2020

Loans subject to impairment

Gross loan - Total	Stage 1	Stage 2	Stage 3	Fixed interest loans at FV	Total
Balance at 1 January 2020	102,235	9,101	1,957	4,677	117,970
Transfer to stage 1	1,482	-1,471	-11	-	-
Transfer to stage 2	-1,799	1,872	-73	-	-
Transfer to stage 3	-79	-600	679	-	-
Net increase/decrease amount existing loans	-1,661	100	61	33	-1,467
New loans	20,231	382	85	89	20,787
Derecognitions	-16,994	-852	-98	-362	-18,305
Financial assets with actual loan losses	0	-110	-4	0	-114
Balance at 31 March 2020	103,416	8,421	2,596	4,438	118,871

Parent Bank

31 March 2019

Loans subject to impairment

Gross loan	Stage 1	Stage 2	Stage 3	Fixed interest loans at FV	Total
Balance at 1 January	97,458	9,888	1,543	4,467	113,356
Transfer to stage 1	1,571	-1,567	-4	-	-0
Transfer to stage 2	-1,148	1,165	-17	-	0
Transfer to stage 3	-10	-238	248	-	-
Net increase/decrease amount existing loans	-2,630	5	-1	-28	-2,654
New loans	13,347	292	11	337	13,987
Derecognitions	-10,947	-865	-39	-126	-11,977
Balance at 31 March	97,640	8,680	1,741	4,650	112,712

Parent Bank

31 December 2019

Loans subject to impairment

Gross loan - Total	Stage 1	Stage 2	Stage 3	Fixed interest loans at FV	Total
Balance at 1 January 2019	97,458	9,888	1,543	4,467	113,356
Transfer to stage 1	2,479	-2,438	-41	0	-
Transfer to stage 2	-3,252	3,318	-66	0	-
Transfer to stage 3	-67	-361	429	0	-
Net increase/decrease amount existing loans	-3,481	-213	-28	-133	-3,856
New loans	54,871	1,793	497	1,022	58,184
Derecognitions	-45,771	-2,879	-335	-678	-49,665
Financial assets with actual loan losses	-2	-6	-41	0	-49
Balance at 31 December 2019	102,235	9,101	1,957	4,677	117,970

Group (NOKm)

31 March 2020

Loans subject to impairment

Gross loan - Total	Stage 1	Stage 2	Stage 3	Fixed interest loans at FV	Total
Balance at 1 January 2020	109,140	10,350	2,110	4,677	126,277
Transfer to stage 1	1,596	-1,582	-14	-	-
Transfer to stage 2	-1,988	2,075	-87	-	-
Transfer to stage 3	-98	-649	748	-	-
Net increase/decrease amount existing loans	-1,620	87	60	33	-1,440
New loans	21,173	408	85	89	21,756
Derecognitions	-17,329	-913	-130	-362	-18,734
Financial assets with actual loan losses	-393	-167	-25	-	-585
Balance at 31 March 2020	110,480	9,608	2,747	4,438	127,273

Group

31 March 2019

Loans subject to impairment

Gross loan	Stage 1	Stage 2	Stage 3	Fixed interest loans at FV	Total
Balance at 1 January	103,494	10,829	1,682	4,467	120,473
Transfer to stage 1	1,571	-1,567	-4	-	-
Transfer to stage 2	-1,148	1,165	-17	-	-
Transfer to stage 3	-10	-238	248	-	-
Net increase/decrease amount existing loans	-2,359	5	-1	-28	-2,382
New loans	13,348	292	11	337	13,988
Derecognitions	-10,947	-865	-40	-126	-11,978
Balance at 31 March	103,949	9,622	1,880	4,650	120,100

Group

31 December 2019

Loans subject to impairment

Gross loan - Total	Stage 1	Stage 2	Stage 3	Fixed interest loans at FV	Total
Balance at 1 January 2019	103,494	10,829	1,683	4,467	120,473
Transfer to stage 1	2,712	-2,665	-47	0	-
Transfer to stage 2	-3,865	3,953	-88	0	-
Transfer to stage 3	-126	-402	527	0	-
Net increase/decrease amount existing loans	-4,553	-441	-53	-133	-5,180
New loans	58,443	2,164	524	1,022	62,153
Derecognitions	-46,963	-3,082	-396	-678	-51,119
Financial assets with actual loan losses	-2	-6	-41	-	-49
Balance at 31 December 2019	109,140	10,350	2,110	4,677	126,277