

## 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 2020</b>	<b>102,235</b>	<b>9,101</b>	<b>1,957</b>	<b>4,677</b>	<b>117,970</b>
Transfer to stage 1	1,500	-1,488	-12	-	-
Transfer to stage 2	-1,683	1,776	-93	-	-
Transfer to stage 3	-98	-153	251	-	-
Net increase/decrease amount existing loans	-3,320	-94	57	65	-3,292
New loans	42,441	1,099	236	221	43,997
Derecognitions	-33,809	-1,974	-165	-712	-36,660
Actual loan losses	0	-112	-22	-	-134
<b>Balance at 30 June 2020</b>	<b>107,265</b>	<b>8,155</b>	<b>2,209</b>	<b>4,251</b>	<b>121,881</b>

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 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	2,479	-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
<b>Balance at 31 December 2019</b>	<b>102,235</b>	<b>9,101</b>	<b>1,957</b>	<b>4,677</b>	<b>117,970</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 2020</b>	<b>109,140</b>	<b>10,350</b>	<b>2,110</b>	<b>4,677</b>	<b>126,277</b>
Transfer to stage 1	1,735	-1,720	-14	-	-
Transfer to stage 2	-2,042	2,149	-108	-	-
Transfer to stage 3	-114	-218	333	-	-
Net increase/decrease amount existing loans	-3,423	-137	51	65	-3,443
New loans	44,459	1,269	247	221	46,195
Derecognitions	-34,555	-2,089	-210	-712	-37,566
Actual loan losses	-611	-186	-38	-	-835
<b>Balance at 30 June 2020</b>	<b>114,589</b>	<b>9,417</b>	<b>2,370</b>	<b>4,251</b>	<b>130,627</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 loan - Total</b>					
<b>Balance at 1 January 2019</b>	<b>103,494</b>	<b>10,829</b>	<b>1,683</b>	<b>4,467</b>	<b>120,473</b>
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
<b>Balance at 31 December 2019</b>	<b>109,140</b>	<b>10,350</b>	<b>2,110</b>	<b>4,677</b>	<b>126,277</b>