

Note 8 - Gross loans

Parent Bank	Loans subject to impairment			Fixed interest loans at FV	Total
	Stage 1	Stage 2	Stage 3		
Gross loan - Total					
Balance at 1 January 2020	102,235	9,101	1,957	4,677	117,970
Transfer to stage 1	1,532	-1,503	-29	-	-
Transfer to stage 2	-4,189	4,278	-89	-	-
Transfer to stage 3	-103	-157	260	-	-
Net increase/decrease amount existing loans	-3,743	-339	222	32	-3,829
New loans	56,307	2,055	390	508	59,261
Derecognitions	-44,631	-2,531	-527	-893	-48,582
Actual loan losses	0	-113	-30	0	-143
Balance at 30 September 2020	107,408	10,791	2,154	4,324	124,677

Parent Bank	Loans subject to impairment			Fixed interest loans at FV	Total
	Stage 1	Stage 2	Stage 3		
Gross loan - Total					
Balance at 1 January 2019	97,458	9,888	1,543	4,467	113,356
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	-35,526	-2,239	-242	-428	-38,435
Actual loan losses	-2	-3	-16	0	-21
Balance at 30 September 2019	100,859	8,295	1,955	4,791	115,900

Parent Bank	Loans subject to impairment			Fixed interest loans at FV	Total
	Stage 1	Stage 2	Stage 3		
Gross loan - 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	-	-
Transfer to stage 2	-3,252	3,318	-66	-	-
Transfer to stage 3	-67	-361	429	-	-
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
Actual loan losses	-2	-6	-41	0	-49
Balance at 31 December 2019	102,235	9,101	1,957	4,677	117,970

Group	Loans subject to impairment			Fixed interest loans at FV	Total
	Stage 1	Stage 2	Stage 3		
Gross loan - Total					
Balance at 1 January 2020	109,140	10,350	2,110	4,677	126,277
Transfer to stage 1	1,894	-1,856	-38	-	-
Transfer to stage 2	-4,707	4,812	-105	-	-
Transfer to stage 3	-152	-221	373	-	-
Net increase/decrease amount existing loans	-3,706	-425	214	32	-3,885
New loans	59,118	2,366	401	508	62,392
Derecognitions	-45,801	-2,719	-580	-893	-49,993
Actual loan losses	-900	-210	-41	0	-1,151
Balance at 30 September 2020	114,887	12,097	2,332	4,324	133,640

Group	Loans subject to impairment			Fixed interest loans at FV	Total
	Stage 1	Stage 2	Stage 3		
Gross loan - Total					
Balance at 1 January 2019	103,493	10,829	1,683	4,467	120,473
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	-36,420	-2,391	-284	-428	-39,523
Financial assets with actual loan losses	-2	-3	-16	0	-21
Balance at 30 September 2019	107,623	9,430	2,123	4,791	123,967

Group	Loans subject to impairment			Fixed interest loans at FV	Total
	Stage 1	Stage 2	Stage 3		
Gross loan - 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	-	-
Transfer to stage 2	-3,865	3,953	-88	-	-
Transfer to stage 3	-126	-402	527	-	-
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	0	-49
Balance at 31 December 2019	109,140	10,350	2,110	4,677	126,277