

Note 8 - Gross Loans

Parent Bank (NOKm)	31 Mar 2021				31 Mar 2020				31 Dec 2020			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Retail Market												
Opening balance	73,297	4,430	381	78,108	69,045	5,129	487	74,661	69,045	5,129	487	74,661
Transfer to stage 1	1,034	-1,033	-1	-	1,082	-1,071	-11	-	1,050	-1,019	-31	-
Transfer to stage 2	-752	753	-0	-	-1,148	1,206	-57	-	-1,433	1,470	-38	-
Transfer to stage 3	-30	-52	82	-	-18	-79	97	-	-30	-47	77	-
Net increase/decrease amount existing loans	-1,127	-57	-7	-1,190	-1,019	-52	-5	-1,076	-2,093	-136	-7	-2,237
New loans	12,982	175	29	13,186	15,166	311	58	15,535	49,001	1,464	111	50,575
Derecognitions	-10,075	-540	-57	-10,672	-13,602	-751	-63	-14,416	-42,243	-2,429	-196	-44,867
Financial assets with actual loan losses	0	0	-7	-7	-	-	-4	-4	-1	-2	-22	-24
Closing balance	75,330	3,676	420	79,426	69,506	4,693	503	74,701	73,297	4,430	381	78,108
Corporate Market												
Opening balance	35,587	5,979	1,702	43,268	33,190	3,971	1,470	38,632	33,190	3,971	1,470	38,632
Transfer to stage 1	220	-218	-2	-	400	-400	-	-	521	-521	-0	-
Transfer to stage 2	-286	286	-	-	-650	666	-15	-	-2,605	2,614	-9	-
Transfer to stage 3	-86	-474	559	-	-61	-521	582	-	-70	-685	754	-
Net increase/decrease amount existing loans	197	-17	-10	170	-642	152	66	-424	-1,541	-208	38	-1,711
New loans	3,735	28	302	4,064	5,065	71	26	5,162	17,141	1,672	328	19,141
Derecognitions	-2,548	-137	-138	-2,823	-3,392	-100	-35	-3,527	-11,046	-753	-862	-12,662
Financial assets with actual loan losses	0	0	-10	-10	0	-110	-0	-110	-2	-111	-19	-132
Closing balance	36,818	5,448	2,403	44,668	33,910	3,729	2,093	39,732	35,587	5,979	1,702	43,268
Fixed interest loans at FV	4,341	-	-	4,341	4,438	-	-	4,438	4,285	-	-	4,285
Total gross loans at the end of the period	116,489	9,123	2,823	128,435	107,853	8,421	2,596	118,871	113,169	10,409	2,083	125,660

Group (NOKm)	31 Mar 2021				31 Mar 2020				31 Dec 2020			
	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total	Stage 1	Stage 2	Stage 3	Total
Retail Market												
Opening balance	78,206	5,208	453	83,867	73,675	5,924	570	80,265	73,675	5,924	570	80,169
Transfer to stage 1	1,141	-1,139	-1	-	1,181	-1,168	-13	-	1,260	-1,225	-35	-
Transfer to stage 2	-886	888	-1	-	-1,306	1,378	-71	-0	-1,731	1,785	-54	-
Transfer to stage 3	-37	-105	142	-	-21	-118	139	-	-44	-89	133	-
Net increase/decrease amount existing loans	-1,132	-63	-10	-1,205	-1,022	-62	-5	-1,105	-2,136	-196	-15	-2,346
New loans	13,740	192	29	13,961	15,824	328	58	16,211	51,383	1,702	119	53,204
Derecognitions	-10,687	-622	-74	-11,383	-14,032	-915	-95	-14,756	-43,512	-2,624	-239	-46,375
Financial assets with actual loan losses	-0	-	-7	-7	-	-	-4	-4	-689	-70	-25	-784
Closing balance	80,345	4,358	531	85,233	74,300	5,367	579	80,245	78,206	5,208	453	83,867
Corporate Market												
Opening balance	38,107	6,587	1,802	46,496	35,466	4,426	1,539	41,431	35,466	4,426	1,539	41,431
Transfer to stage 1	308	-305	-3	-	415	-414	-0	-	693	-690	-4	-
Transfer to stage 2	-314	314	-	-	-682	697	-16	-	-2,897	2,909	-11	-
Transfer to stage 3	-91	-508	599	-	-78	-531	609	-	-107	-695	801	-
Net increase/decrease amount existing loans	173	-19	-14	139	-599	149	66	-384	-1,589	-265	34	-1,819
New loans	4,090	37	302	4,429	5,349	80	27	5,456	18,238	1,875	349	20,462
Derecognitions	-2,657	-169	-142	-2,968	-3,691	-55	-56	-3,802	-11,287	-815	-883	-12,985
Financial assets with actual loan losses	-159	-38	-1	-198	0	-110	-0	-110	-410	-159	-24	-593
Balance at 31 December	39,457	5,898	2,543	47,897	36,180	4,241	2,168	42,589	38,107	6,587	1,802	46,496
Closing balance												
Fixed interest loans at FV	4,341	-	-	4,341	4,438	-	-	4,438	4,285	-	-	4,285
Total gross loans at the end of the period	124,142	10,256	3,073	137,471	114,918	9,608	2,747	127,272	120,598	11,794	2,255	134,648