

Note 8 - Gross loans

Parent Bank (NOKm)	30 June 2021				30 June 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	1,180	-1,176	-4	-	1,124	-1,112	-12	-	1,050	-1,019	-31	-
Transfer to stage 2	-949	953	-4	-	-1,275	1,353	-78	-	-1,433	1,470	-38	-
Transfer to stage 3	-42	-78	119	-	-40	-111	151	-	-30	-47	77	-
Net increase/decrease amount existing loans	-1,736	-79	-10	-1,826	-1,501	-97	3	-1,595	-2,093	-136	-7	-2,237
New loans	25,651	449	63	26,163	32,341	660	63	33,064	49,001	1,464	111	50,575
Derecognitions	-18,368	-1,061	-99	-19,528	-27,691	-1,485	-118	-29,294	-42,243	-2,429	-196	-44,867
Financial assets with actual loan losses	0	-1	-11	-12	-0	-1	-11	-12	-1	-2	-22	-24
Closing balance	79,009	3,440	434	82,883	72,004	4,336	485	76,825	73,297	4,430	381	78,108
Corporate Market												
Opening balance	35,612	5,975	1,702	43,289	33,190	3,971	1,470	38,632	33,190	3,971	1,470	38,632
Transfer to stage 1	391	-391	-0	-	376	-376	-	-	521	-521	-0	-
Transfer to stage 2	-455	455	-	-	-408	424	-15	-	-2,605	2,614	-9	-
Transfer to stage 3	-42	-813	856	-	-58	-42	100	-	-70	-685	754	-
Net increase/decrease amount existing loans	-266	-81	-541	-888	-1,820	3	55	-1,762	-1,541	-208	38	-1,711
New loans	6,717	372	1,089	8,179	10,100	439	172	10,712	17,141	1,672	328	19,141
Derecognitions	-4,166	-679	-191	-5,036	-6,119	-489	-47	-6,655	-11,046	-753	-862	-12,662
Financial assets with actual loan losses	0	0	-11	-11	0	-111	-11	-122	-2	-111	-19	-132
Closing balance	37,790	4,838	2,904	45,533	35,262	3,819	1,724	40,805	35,587	5,979	1,702	43,268
Fixed interest loans at FV	4,268			4,268	-			4,251	4,285			4,285
Total gross loans at the end of the period	121,067	8,279	3,338	132,684	107,265	8,155	2,209	121,881	113,169	10,409	2,083	125,660

Group (NOKm)	30 June 2021				30 June 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	80,169	73,675	5,924	570	80,169
Transfer to stage 1	1,343	-1,339	-4	-	1,290	-1,276	-14	0	1,260	-1,225	-35	-
Transfer to stage 2	-1,152	1,159	-7	-	-1,503	1,593	-90	0	-1,731	1,785	-54	-
Transfer to stage 3	-48	-124	172	-	-47	-150	197	-	-44	-89	133	-
Net increase/decrease amount existing loans	-1,755	-99	-17	-1,871	-1,518	-123	1	-1,640	-2,136	-196	-15	-2,346
New loans	27,231	550	64	27,845	33,695	723	66	34,483	51,383	1,702	119	53,204
Derecognitions	-19,676	-1,246	-114	-21,036	-28,293	-1,575	-150	-30,018	-43,512	-2,624	-239	-46,375
Financial assets with actual loan losses	-0	-1	-11	-12	-443	-55	-15	-513	-689	-70	-25	-784
Closing balance	84,149	4,108	536	88,794	76,855	5,061	564	82,480	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	570	-570	-0	-	445	-444	-0	-	693	-690	-4	-
Transfer to stage 2	-549	553	-4	-	-535	556	-21	-	-2,897	2,909	-11	-
Transfer to stage 3	-51	-836	887	-	-71	-65	136	-	-107	-695	801	-
Net increase/decrease amount existing loans	-333	-94	-547	-973	-1,716	-13	58	-1,671	-1,589	-265	34	-1,819
New loans	7,456	399	1,089	8,944	10,654	542	174	11,370	18,238	1,875	349	20,462
Derecognitions	-4,583	-784	-216	-5,583	-6,492	-554	-64	-7,110	-11,287	-815	-883	-12,985
Financial assets with actual loan losses	0	0	-11	-11	0	-111	-11	-122	-410	-159	-24	-593
Balance at 31 December	40,618	5,255	3,000	48,873	37,750	4,336	1,811	43,897	38,107	6,587	1,802	46,496
Closing balance												
Fixed interest loans at FV	4,268			4,268	-			4,251	4,285	-	-	4,285
Total gross loans at the end of the period	129,035	9,363	3,537	141,935	114,606	9,397	2,375	130,627	120,598	11,794	2,255	134,648