

Note 8 - Gross loans

Parent Bank (NOKm)	30 Sept 2021				30 Sept 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	1,216	-1,212	-4	-	1,048	-1,018	-30	-	1,050	-1,019	-31	-
Transfer to stage 2	-1,009	1,012	-3	-	-1,398	1,465	-67	-	-1,433	1,470	-38	-
Transfer to stage 3	-50	-77	127	-	-24	-61	85	-	-30	-47	77	-
Net increase/decrease amount existing loans	-2,228	-72	-20	-2,319	-1,793	-111	5	-1,899	-2,093	-136	-7	-2,237
New loans	35,597	721	70	36,388	43,184	1,054	93	44,331	49,001	1,464	111	50,575
Derecognitions	-26,274	-1,532	-128	-27,935	-36,578	-1,999	-156	-38,733	-42,243	-2,429	-196	-44,867
Financial assets with actual loan losses	0	-1	-16	-17	-0	-2	-18	-20	-1	-2	-22	-24
Closing balance	80,549	3,268	408	84,225	73,484	4,457	399	78,340	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	414	-414	-	-	484	-485	1	-	521	-521	-0	-
Transfer to stage 2	-690	690	-0	-	-2,791	2,813	-22	-	-2,605	2,614	-9	-
Transfer to stage 3	-16	-594	609	-	-79	-96	176	-	-70	-685	754	-
Net increase/decrease amount existing loans	-963	-162	-27	-1,152	-1,949	-228	216	-1,961	-1,541	-208	38	-1,711
New loans	9,799	110	1,305	11,214	13,123	1,002	296	14,421	17,141	1,672	328	19,141
Derecognitions	-6,431	-745	-711	-7,888	-8,053	-532	-371	-8,957	-11,046	-753	-862	-12,662
Financial assets with actual loan losses	0	0	-21	-21	0	-111	-12	-123	-2	-111	-19	-132
Closing balance	37,699	4,865	2,856	45,420	33,924	6,333	1,755	42,012	35,587	5,979	1,702	43,268
Fixed interest loans at FV	4,367			4,367	4,324			4,324	4,285			4,285
Total gross loans at the end of the period	122,615	8,133	3,264	134,013	111,732	10,791	2,154	124,677	113,169	10,409	2,083	125,660

Group (NOKm)	30 Sept 2021				30 Sept 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	1,418	-1,413	-4	-	1,244	-1,211	-34	-	1,260	-1,225	-35	-
Transfer to stage 2	-1,245	1,253	-7	-	-1,686	1,767	-81	-	-1,731	1,785	-54	-
Transfer to stage 3	-59	-119	178	-	-35	-106	141	-	-44	-89	133	-
Net increase/decrease amount existing loans	-2,254	-106	-29	-2,388	-1,824	-156	1	-1,979	-2,136	-196	-15	-2,346
New loans	37,915	892	74	38,881	45,169	1,210	97	46,475	51,383	1,702	119	53,204
Derecognitions	-28,197	-1,772	-142	-30,111	-38,117	-2,211	-200	-40,529	-43,512	-2,624	-239	-46,375
Financial assets with actual loan losses	-0	-1	-16	-17	-0	-2	-18	-20	-689	-70	-25	-784
Closing balance	85,785	3,941	507	90,233	78,425	5,215	477	84,117	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	649	-646	-3	-	650	-646	-4	-	693	-690	-4	-
Transfer to stage 2	-985	987	-3	-	-3,021	3,045	-25	-	-2,897	2,909	-11	-
Transfer to stage 3	-26	-617	643	-	-117	-115	231	-	-107	-695	801	-
Net increase/decrease amount existing loans	-480	-198	-33	-711	-1,882	-269	213	-1,937	-1,589	-265	34	-1,819
New loans	10,685	179	1,306	12,170	13,949	1,156	304	15,408	18,238	1,875	349	20,462
Derecognitions	-6,936	-875	-751	-8,562	-8,583	-605	-391	-9,579	-11,287	-815	-883	-12,985
Financial assets with actual loan losses	0	0	-21	-21	0	-111	-12	-123	-410	-159	-24	-593
Balance at 31 December	41,014	5,416	2,941	49,372	36,462	6,881	1,855	45,199	38,107	6,587	1,802	46,496
Closing balance												
Fixed interest loans at FV	4,367			4,367	4,324			4,324	4,285			4,285
Total gross loans at the end of the period	131,166	9,357	3,448	143,972	119,212	12,097	2,332	133,640	120,598	11,794	2,255	134,648