

Note 8 - Gross Loans

Parent Bank (NOKm)	31 March 2022				31 March 2021				31 Dec 2021			
	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	82,299	3,892	444	86,636	73,297	4,430	381	78,108	73,297	4,430	381	78,108
Transfer to stage 1	1,034	-1,022	-12	-	1,034	-1,033	-1	-	1,007	-1,002	-6	-
Transfer to stage 2	-968	968	-0	-	-752	753	-0	-	-1,325	1,332	-7	-
Transfer to stage 3	-19	-115	133	-	-30	-52	82	-	-61	-87	148	-
Net increase/decrease amount existing loans	-1,224	-50	-32	-1,306	-1,127	-57	-7	-1,190	-2,513	-102	-15	-2,630
New loans	12,643	234	30	12,906	12,982	175	29	13,186	43,464	1,198	118	44,780
Derecognitions	-13,820	-502	-33	-14,355	-10,075	-540	-57	-10,672	-31,569	-1,876	-156	-33,601
Financial assets with actual loan losses	0	0	-6	-6	-0	-	-7	-7	-0	-1	-20	-21
Closing balance	79,946	3,406	523	83,875	75,330	3,676	420	79,426	82,299	3,892	444	86,636
Corporate Market												
Opening balance	38,359	5,186	2,656	46,201	35,587	5,979	1,702	43,268	35,587	5,979	1,702	43,268
Transfer to stage 1	201	-198	-3	-	220	-218	-2	-	647	-647	-0	-
Transfer to stage 2	-555	555	-0	-	-286	286	-	-	-1,434	1,434	-	-
Transfer to stage 3	-66	-73	139	-	-86	-474	559	-	-43	-593	637	-
Net increase/decrease amount existing loans	390	-83	-13	294	197	-17	-10	170	-1,202	-196	-39	-1,437
New loans	5,932	261	78	6,271	3,735	28	302	4,064	13,125	-550	1,074	13,649
Derecognitions	-3,805	-404	-283	-4,492	-2,548	-137	-138	-2,823	-8,320	-236	-524	-9,081
Financial assets with actual loan losses	0	0	-31	-31	0	0	-10	-10	-1	-4	-193	-199
Closing balance	40,455	5,244	2,543	48,242	36,818	5,448	2,403	44,668	38,359	5,186	2,656	46,201
Fixed interest loans at FV	4,373			4,373	4,341			4,341	4,276			4,276
Total gross loans at the end of the period	124,774	8,651	3,066	136,490	116,489	9,123	2,823	128,435	124,934	9,079	3,100	137,113

Group (NOKm)	31 March 2022				31 March 2021				31 Dec 2021			
	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	87,577	4,612	531	92,721	78,206	5,208	453	83,867	78,206	5,208	453	83,867
Transfer to stage 1	1,141	-1,128	-12	-	1,141	-1,139	-1	-	1,227	-1,221	-6	-
Transfer to stage 2	-1,147	1,150	-2	-	-886	888	-1	-	-1,598	1,609	-11	-
Transfer to stage 3	-21	-129	149	-	-37	-105	142	-	-74	-132	206	-
Net increase/decrease amount existing loans	-1,067	-59	-32	-1,158	-1,132	-63	-10	-1,205	-2,599	-154	-28	-2,782
New loans	13,427	248	40	13,715	13,740	192	29	13,961	46,190	1,465	125	47,781
Derecognitions	-14,473	-582	-61	-15,117	-10,687	-622	-74	-11,383	-33,775	-2,161	-189	-36,125
Financial assets with actual loan losses	-	-	-6	-6	-0	-	-7	-7	-0	-1	-20	-21
Closing balance	85,436	4,113	606	90,155	80,345	4,358	531	85,233	87,577	4,612	531	92,721
Corporate Market												
Opening balance	41,855	5,768	2,759	50,382	38,107	6,587	1,802	46,496	38,107	6,587	1,802	46,496
Transfer to stage 1	250	-235	-15	-	308	-305	-3	-	879	-876	-2	-
Transfer to stage 2	-618	620	-2	-	-314	314	-	-	-1,795	1,797	-1	-
Transfer to stage 3	-70	-80	149	-	-91	-508	599	-	-57	-626	683	-
Net increase/decrease amount existing loans	419	-86	-14	319	173	-19	-14	139	-652	-257	-53	-963
New loans	6,390	268	94	6,752	4,090	37	302	4,429	14,533	-455	1,085	15,164
Derecognitions	-4,078	-467	-304	-4,849	-2,657	-169	-142	-2,968	-9,159	-397	-561	-10,117
Financial assets with actual loan losses	0	0	-31	-31	-159	-38	-1	-198	-1	-4	-193	-199
Balance at 31 December	44,148	5,788	2,636	52,573	39,457	5,898	2,543	47,897	41,855	5,768	2,759	50,382
Closing balance												
Fixed interest loans at FV	4,295			4,295	4,341			4,341	4,198			4,198
Total gross loans at the end of the period	133,879	9,901	3,243	147,023	124,142	10,256	3,073	137,471	133,630	10,381	3,290	147,301