

## 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
<b>Retail Market</b>												
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
<b>Corporate Market</b>												
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
<b>Total gross loans at the end of the period</b>	<b>124,774</b>	<b>8,651</b>	<b>3,066</b>	<b>136,490</b>	<b>116,489</b>	<b>9,123</b>	<b>2,823</b>	<b>128,435</b>	<b>124,934</b>	<b>9,079</b>	<b>3,100</b>	<b>137,113</b>

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
<b>Retail Market</b>												
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
<b>Corporate Market</b>												
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
<b>Total gross loans at the end of the period</b>	<b>133,879</b>	<b>9,901</b>	<b>3,243</b>	<b>147,023</b>	<b>124,142</b>	<b>10,256</b>	<b>3,073</b>	<b>137,471</b>	<b>133,630</b>	<b>10,381</b>	<b>3,290</b>	<b>147,301</b>