SpareBank 1 SMN

Note 8 - Gross loans

	30 June 2022				30 June 2021				31 Dec 2021			
Parent Bank (NOKm)	**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	1,149	-1,132	-17	-	1,180	-1,176	-4	-	1,007	-1,002	-6	-
Transfer to stage 2	-1,083	1,090	-7	-	-949	953	-4	-	-1,325	1,332	-7	-
Transfer to stage 3	-25	-88	113	-	-42	-78	119	-	-61	-87	148	-
Net increase/decrease amount existing loans	-1,794	-73	-15	-1,881	-1,736	-79	-10	-1,826	-2,513	-102	-15	-2,630
New loans	23,988	403	49	24,439	25,651	449	63	26,163	43,464	1,198	118	44,780
Derecognitions	-24,746	-943	-86	-25,774	-18,368	-1,061	-99	-19,528	-31,569	-1,876	-156	-33,601
Financial assets with actual loan losses	0	0	-6	-6	-0	-1	-11	-12	-0	-1	-20	-21
Closing balance	79,789	3,150	474	83,413	79,009	3,440	434	82,883	82,299	3,892	444	86,636
Corporate Market												
Opening balance	38,359	5,186	2,656	46,201	35,612	5,975	1,702	43,289	35,587	5,979	1,702	43,268
Transfer to stage 1	574	-572	-3	-	391	-391	-0	-	647	-647	-0	-
Transfer to stage 2	-1,082	1,953	-871	-	-455	455	-	-	-1,434	1,434	-	-
Transfer to stage 3	-64	-72	136	-	-42	-813	856	-	-43	-593	637	-
Net increase/decrease amount existing loans	929	-188	88	829	-266	-81	-541	-888	-1,202	-196	-39	-1,437
New loans	9,329	766	132	10,227	6,717	372	1,089	8,179	13,125	-550	1,074	13,649
Derecognitions	-5,986	-849	-503	-7,337	-4,166	-679	-191	-5,036	-8,320	-236	-524	-9,081
Financial assets with actual loan losses	-2	-4	-59	-66	0	0	-11	-11	-1	-4	-193	-199
Closing balance	42,057	6,221	1,577	49,855	37,790	4,838	2,904	45,533	38,359	5,186	2,656	46,201
Fixed interest loans at FV	4,559			4,559	4,268			4,268	4,276	-	-	4,276
Total gross loans at the end of the period	**126,405**	**9,371**	**2,051**	**137,827**	**121,067**	**8,279**	**3,338**	**132,684**	**124,934**	**9,079**	**3,100**	**137,113**

Group (NOKm)	30 June 2022 Stage 1	Stage 2	Stage 3	Total	30 June 2021 Stage 1	Stage 2	Stage 3	Total	31 Dec 2021 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	1,321	-1,303	-18	-	1,343	-1,339	-4	-	1,227	-1,221	-6	-
Transfer to stage 2	-1,348	1,358	-11	-	-1,152	1,159	-7	-	-1,598	1,609	-11	-
Transfer to stage 3	-29	-112	141	-	-48	-124	172	-	-74	-132	206	-
Net increase/decrease amount existing loans	-1,541	-99	-18	-1,658	-1,755	-99	-17	-1,871	-2,599	-154	-28	-2,782
New loans	25,877	501	61	26,439	27,231	550	64	27,845	46,190	1,465	125	47,781
Derecognitions	-26,335	-1,083	-93	-27,512	-19,676	-1,246	-114	-21,036	-33,775	-2,161	-189	-36,125
Financial assets with actual loan losses	-	-	-6	-6	-0	-1	-11	-12	-0	-1	-20	-21
Closing balanse	85,522	3,875	587	89,984	84,149	4,108	536	88,794	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	722	-714	-7	-	570	-570	-0	-	879	-876	-2	-
Transfer to stage 2	-1,233	2,115	-882	-	-549	553	-4	-	-1,795	1,797	-1	-
Transfer to stage 3	-70	-85	155	-	-51	-836	887	-	-57	-626	683	-
Net increase/decrease amount existing loans	760	-208	86	638	-333	-94	-547	-973	-652	-257	-53	-963
New loans	9,961	805	144	10,910	7,456	399	1,089	8,944	14,533	-455	1,085	15,164
Derecognitions	-6,157	-938	-553	-7,647	-4,583	-784	-216	-5,583	-9,159	-397	-561	-10,117
Financial assets with actual loan losses	-2	-4	-59	-66	0	0	-11	-11	-1	-4	-193	-199
Balance at 31 December	45,834	6,740	1,643	54,216	40,618	5,255	3,000	48,873	41,855	5,768	2,759	50,382
Closing balanse												
Fixed interest loans at FV	4,481			4,481	4,268			4,268	4,198			4,198
Total gross loans at the end of the period	**135,837**	**10,615**	**2,229**	**148,681**	**129,035**	**9,363**	**3,537**	**141,935**	**133,630**	**10,381**	**3,290**	**147,301**