

## Note 8 - Gross loans

Parent Bank (NOKm)	30 Sep 22				30 Sep 21				31 Dec 21			
	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	1,164	-1,148	-16	-	1,216	-1,212	-4	-	1,007	-1,002	-6	-
Transfer to stage 2	-1,133	1,142	-9	-	-1,009	1,012	-3	-	-1,325	1,332	1	-
Transfer to stage 3	-25	-96	121	-	-50	-77	127	-	-61	-87	148	-
Net increase/decrease amount existing loans	-2,241	-90	-14	-2,345	-2,228	-72	-20	-2,319	-2,513	-102	-15	-2,630
New loans	31,416	695	87	32,197	35,597	721	70	36,388	43,464	1,198	118	44,780
Derecognitions	-31,882	-1,230	-113	-33,226	-26,274	-1,532	-128	-27,935	-31,569	-1,876	-156	-33,601
Financial assets with actual loan losses	0	-1	-9	-10	-0	-1	-16	-17	-0	-1	-20	-21
Closing balance	79,599	3,163	490	83,253	80,549	3,268	408	84,225	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	978	-963	-15	-	414	-414	-	-	647	-647	-0	-
Transfer to stage 2	-1,593	2,463	-869	-	-690	690	-0	-	-1,434	1,434	-	-
Transfer to stage 3	-64	-73	137	-	-16	-594	609	-	-43	-593	637	-
Net increase/decrease amount existing loans	-274	-152	49	-377	-963	-162	-27	-1,152	-1,202	-196	-39	-1,437
New loans	12,908	1,016	93	14,017	9,799	110	1,305	11,214	13,125	-550	1,074	13,649
Derecognitions	-7,590	-912	-504	-9,006	-6,431	-745	-711	-7,888	-8,320	-236	-524	-9,081
Financial assets with actual loan losses	-2	-5	-59	-66	0	0	-21	-21	-1	-4	-193	-199
Closing balance	42,721	6,560	1,489	50,770	37,699	4,865	2,856	45,420	38,359	5,186	2,656	46,201
Fixed interest loans at FV	4,718			4,718	4,367			4,367	4,276	-	-	4,276
<b>Total gross loans at the end of the period</b>	<b>127,039</b>	<b>9,723</b>	<b>1,979</b>	<b>138,740</b>	<b>122,615</b>	<b>8,133</b>	<b>3,264</b>	<b>134,013</b>	<b>124,934</b>	<b>9,079</b>	<b>3,100</b>	<b>137,113</b>

Group (NOKm)	30 Sep 22				30 Sep 21				31 Dec 21			
	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	1,358	-1,341	-17	-	1,418	-1,413	-4	-	1,227	-1,221	-6	-
Transfer to stage 2	-1,447	1,462	-15	-	-1,245	1,253	-7	-	-1,598	1,609	-11	-
Transfer to stage 3	-31	-126	157	-	-59	-119	178	-	-74	-132	206	-
Net increase/decrease amount existing loans	-1,956	-134	-20	-2,110	-2,254	-106	-29	-2,388	-2,599	-154	-28	-2,782
New loans	33,803	912	92	34,807	37,915	892	74	38,881	46,190	1,465	125	47,781
Derecognitions	-33,780	-1,427	-131	-35,338	-28,197	-1,772	-142	-30,111	-33,775	-2,161	-189	-36,125
Financial assets with actual loan losses	-0	-1	-9	-10	-0	-1	-16	-17	-0	-1	-20	-21
Closing balance	85,524	3,958	587	90,070	85,785	3,941	507	90,233	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	1,224	-1,184	-40	-	649	-646	-3	-	879	-876	-2	-
Transfer to stage 2	-1,862	2,739	-877	-	-985	987	-3	-	-1,795	1,797	-1	-
Transfer to stage 3	-75	-92	167	-	-26	-617	643	-	-57	-626	683	-
Net increase/decrease amount existing loans	-301	-202	45	-457	-480	-198	-33	-711	-652	-257	-53	-963
New loans	14,284	1,079	108	15,471	10,685	179	1,306	12,170	14,533	-455	1,085	15,164
Derecognitions	-8,225	-1,016	-552	-9,793	-6,936	-875	-751	-8,562	-9,159	-397	-561	-10,117
Financial assets with actual loan losses	-2	-5	-59	-66	0	0	-21	-21	-1	-4	-193	-199
Closing balance	46,897	7,087	1,551	55,536	41,014	5,416	2,941	49,372	41,855	5,768	2,759	50,382
Fixed interest loans at FV	4,640			4,640	4,367			4,367	4,198			4,198
<b>Total gross loans at the end of the period</b>	<b>137,062</b>	<b>11,046</b>	<b>2,139</b>	<b>150,247</b>	<b>131,166</b>	<b>9,357</b>	<b>3,448</b>	<b>143,972</b>	<b>133,630</b>	<b>10,381</b>	<b>3,290</b>	<b>147,301</b>