

## Note 8 - Gross Loans

Parent Bank (NOKm)	31 Mar 2023				31 Mar 2022				31 Dec 2022			
	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	80,994	3,962	527	85,484	82,299	3,892	444	86,636	82,299	3,892	444	86,636
Transfer to stage 1	1,061	-1,048	-14	-	1,034	-1,022	-12	-	1,075	-1,060	-15	-
Transfer to stage 2	-1,003	1,010	-7	-	-968	968	-0	-	-1,403	1,411	-8	-
Transfer to stage 3	-2	-95	97	-	-19	-115	133	-	-32	-119	150	-
Net increase/decrease amount existing loans	-973	-33	-2	-1,007	-1,224	-50	-32	-1,306	-2,501	-106	-15	-2,623
New loans	11,257	205	49	11,511	12,643	234	30	12,906	38,691	1,418	120	40,229
Derecognitions	-11,250	-489	-59	-11,798	-13,820	-502	-33	-14,355	-37,136	-1,473	-137	-38,746
Financial assets with actual loan losses	0	0	-8	-8	-	-	-6	-6	-0	-1	-11	-12
Closing balance	80,085	3,514	583	84,181	79,946	3,406	523	83,875	80,994	3,962	527	85,484
<b>Corporate Market</b>												
Opening balance	43,127	5,883	1,346	50,356	38,359	5,186	2,656	46,201	38,359	5,186	2,656	46,201
Transfer to stage 1	791	-787	-4	-	201	-198	-3	-	1,839	-1,820	-19	-
Transfer to stage 2	-625	700	-76	-	-555	555	-0	-	-1,699	2,606	-908	-
Transfer to stage 3	-11	-16	27	-	-66	-73	139	-	-67	-72	139	-
Net increase/decrease amount existing loans	106	-66	2	42	390	-83	-13	294	-731	-257	-3	-990
New loans	4,732	30	47	4,810	5,932	261	78	6,271	17,124	1,661	86	18,872
Derecognitions	-3,147	-162	-50	-3,360	-3,805	-404	-283	-4,492	-11,697	-1,415	-514	-13,625
Financial assets with actual loan losses	0	0	-5	-5	0	0	-31	-31	-3	-8	-91	-102
Closing balance	44,972	5,582	1,288	51,843	40,455	5,244	2,543	48,242	43,127	5,883	1,346	50,356
Fixed interest loans at FV	4,707			4,707	4,373			4,373	4,709	-	-	4,709
<b>Total gross loans at the end of the period</b>	<b>129,764</b>	<b>9,096</b>	<b>1,872</b>	<b>140,731</b>	<b>124,774</b>	<b>8,651</b>	<b>3,066</b>	<b>136,490</b>	<b>128,830</b>	<b>9,845</b>	<b>1,874</b>	<b>140,549</b>

Group (NOKm)	31 Mar 2023				31 Mar 2022				31 Dec 2022			
	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	86,972	4,901	635	92,508	87,577	4,612	531	92,721	87,577	4,612	531	92,721
Transfer to stage 1	1,180	-1,167	-14	-	1,141	-1,128	-12	-	1,278	-1,261	-17	-
Transfer to stage 2	-1,219	1,229	-10	-	-1,147	1,150	-2	-	-1,771	1,784	-13	-
Transfer to stage 3	-5	-120	124	-	-21	-129	149	-	-40	-151	190	-
Net increase/decrease amount existing loans	-902	-40	-3	-944	-1,067	-59	-32	-1,158	-2,177	-170	-25	-2,372
New loans	12,195	229	50	12,474	13,427	248	40	13,715	41,570	1,801	129	43,500
Derecognitions	-11,990	-581	-69	-12,640	-14,473	-582	-61	-15,117	-39,465	-1,714	-150	-41,329
Financial assets with actual loan losses	-0	-	-8	-8	-	-	-6	-6	-0	-1	-11	-12
Closing balance	86,232	4,451	705	91,389	85,436	4,113	606	90,155	86,972	4,901	635	92,508
<b>Corporate Market</b>												
Opening balance	47,621	6,460	1,410	55,491	41,855	5,768	2,759	50,382	41,855	5,768	2,759	50,382
Transfer to stage 1	846	-834	-12	-	250	-235	-15	-	2,090	-2,045	-45	-
Transfer to stage 2	-684	760	-76	-	-618	620	-2	-	-2,042	2,959	-917	-
Transfer to stage 3	-16	-41	57	-	-70	-80	149	-	-97	-88	185	-
Net increase/decrease amount existing loans	119	-68	1	52	419	-86	-14	319	-761	-329	-13	-1,104
New loans	5,242	41	50	5,333	6,390	268	94	6,752	19,085	1,751	109	20,945
Derecognitions	-3,431	-211	-66	-3,708	-4,078	-467	-304	-4,849	-12,507	-1,546	-577	-14,629
Financial assets with actual loan losses	0	0	-4	-4	0	0	-31	-31	-3	-8	-91	-102
Balance at 31 December	49,696	6,108	1,359	57,163	44,148	5,788	2,636	52,573	47,621	6,460	1,410	55,491
Closing balance												
Fixed interest loans at FV	4,629			4,629	4,295			4,295	4,631			4,631
<b>Total gross loans at the end of the period</b>	<b>140,557</b>	<b>10,559</b>	<b>2,065</b>	<b>153,181</b>	<b>133,879</b>	<b>9,901</b>	<b>3,243</b>	<b>147,023</b>	<b>139,224</b>	<b>11,361</b>	<b>2,044</b>	<b>152,629</b>