

Note 9 - Gross Loans

Parent Bank (NOKm)	30 Jun 2023				30 Jun 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
Retail Market												
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	1,128	-1,113	-15	-	1,149	-1,132	-17	-	1,075	-1,060	-15	-
Transfer to stage 2	-1,142	1,150	-9	-	-1,083	1,090	-7	-	-1,403	1,411	1	-
Transfer to stage 3	-33	-123	156	-	-25	-88	113	-	-32	-119	150	-
Net increase/decrease amount existing loans	-1,578	-46	-11	-1,636	-1,794	-73	-15	-1,881	-2,501	-106	-15	-2,623
New loans	28,123	778	174	29,075	23,988	403	49	24,439	38,691	1,418	120	40,229
Derecognitions	-18,713	-814	-116	-19,643	-24,746	-943	-86	-25,774	-37,136	-1,473	-137	-38,746
Financial assets with actual loan losses	0	0	-14	-14	-	-	-6	-6	-0	-1	-11	-12
Closing balance	88,779	3,794	693	93,266	79,789	3,150	474	83,413	80,994	3,962	527	85,484
Corporate Market												
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	952	-930	-21	-	574	-572	-3	-	1,839	-1,820	-19	-
Transfer to stage 2	-2,226	2,284	-58	-	-1,082	1,953	-871	-	-1,699	2,606	-908	-
Transfer to stage 3	-7	-58	65	-	-64	-72	136	-	-67	-72	139	-
Net increase/decrease amount existing loans	-132	156	15	39	929	-188	88	829	-731	-257	-3	-990
New loans	10,729	425	139	11,294	9,329	766	132	10,227	17,124	1,661	86	18,872
Derecognitions	-5,713	-352	-68	-6,134	-5,986	-849	-503	-7,337	-11,697	-1,415	-514	-13,625
Financial assets with actual loan losses	0	0	-6	-6	-2	-4	-59	-66	-3	-8	-91	-102
Closing balance	46,729	7,407	1,413	55,549	42,057	6,221	1,577	49,855	43,127	5,883	1,346	50,356
Fixed interest loans at FV	5,550			5,550	4,559			4,559	4,709	-	-	4,709
Total gross loans at the end of the period	141,059	11,201	2,106	154,366	126,405	9,371	2,051	137,827	128,830	9,845	1,874	140,549

Group (NOKm)	30 Jun 2023				30 Jun 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
Retail Market												
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	1,305	-1,289	-15	-	1,321	-1,303	-18	-	1,278	-1,261	-17	-
Transfer to stage 2	-1,520	1,533	-12	-	-1,348	1,358	-11	-	-1,771	1,784	-13	-
Transfer to stage 3	-40	-173	213	-	-29	-112	141	-	-40	-151	190	-
Net increase/decrease amount existing loans	-1,459	-77	-17	-1,552	-1,541	-99	-18	-1,658	-2,177	-170	-25	-2,372
New loans	29,980	886	176	31,042	25,877	501	61	26,439	41,570	1,801	129	43,500
Derecognitions	-20,292	-994	-181	-21,467	-26,335	-1,083	-93	-27,512	-39,465	-1,714	-150	-41,329
Financial assets with actual loan losses	-0	-0	-14	-14	-	-	-6	-6	-0	-1	-11	-12
Closing balance	94,946	4,786	785	100,517	85,522	3,875	587	89,984	86,972	4,901	635	92,508
Corporate Market												
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	1,041	-1,013	-28	-	722	-714	-7	-	2,090	-2,045	-45	-
Transfer to stage 2	-2,458	2,523	-64	-	-1,233	2,115	-882	-	-2,042	2,959	-917	-
Transfer to stage 3	-17	-92	109	-	-70	-85	155	-	-97	-88	185	-
Net increase/decrease amount existing loans	-145	129	11	-5	760	-208	86	638	-761	-329	-13	-1,104
New loans	11,490	489	147	12,126	9,961	805	144	10,910	19,085	1,751	109	20,945
Derecognitions	-6,267	-436	-73	-6,777	-6,157	-938	-553	-7,647	-12,507	-1,546	-577	-14,629
Financial assets with actual loan losses	0	0	-5	-5	-2	-4	-59	-66	-3	-8	-91	-102
Balance at 31 December	51,264	8,059	1,506	60,829	45,834	6,740	1,643	54,216	47,621	6,460	1,410	55,491
Closing balance												
Fixed interest loans at FV	5,473			5,473	4,481			4,481	4,631			4,631
Total gross loans at the end of the period	151,682	12,846	2,291	166,819	135,837	10,615	2,229	148,681	139,224	11,361	2,044	152,629