

Note 9 - Gross loans

| Parent Bank (NOKm) | 30 Sep 2023 | | | | 30 Sep 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 | 990 | -965 | -25 | - | 1,164 | -1,148 | -16 | - | 1,075 | -1,060 | -15 | - |
| Transfer to stage 2 | -1,290 | 1,297 | -7 | - | -1,133 | 1,142 | -9 | - | -1,403 | 1,411 | 1 | - |
| Transfer to stage 3 | -21 | -136 | 158 | - | -25 | -96 | 121 | - | -32 | -119 | 150 | - |
| Net increase/decrease amount existing loans | -2,010 | -71 | -8 | -2,088 | -2,241 | -90 | -14 | -2,345 | -2,501 | -106 | -15 | -2,623 |
| New loans | 36,892 | 1,117 | 186 | 38,195 | 31,416 | 695 | 87 | 32,197 | 38,691 | 1,418 | 120 | 40,229 |
| Derecognitions | -24,578 | -1,119 | -137 | -25,835 | -31,882 | -1,230 | -113 | -33,226 | -37,136 | -1,473 | -137 | -38,746 |
| Financial assets with actual loan losses | 0 | 0 | -15 | -15 | -0 | -1 | -9 | -10 | -0 | -1 | -11 | -12 |
| Closing balance | 90,977 | 4,085 | 679 | 95,741 | 79,599 | 3,163 | 490 | 83,253 | 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 | 770 | -765 | -5 | - | 978 | -963 | -15 | - | 1,839 | -1,820 | -19 | - |
| Transfer to stage 2 | -2,491 | 2,491 | -1 | - | -1,593 | 2,463 | -869 | - | -1,699 | 2,606 | -908 | - |
| Transfer to stage 3 | -61 | -32 | 93 | - | -64 | -73 | 137 | - | -67 | -72 | 139 | - |
| Net increase/decrease amount existing loans | -70 | -333 | -6 | -409 | -274 | -152 | 49 | -377 | -731 | -257 | -3 | -990 |
| New loans | 12,734 | 618 | 308 | 13,660 | 12,908 | 1,016 | 93 | 14,017 | 17,124 | 1,661 | 86 | 18,872 |
| Derecognitions | -7,664 | -578 | -305 | -8,547 | -7,590 | -912 | -504 | -9,006 | -11,697 | -1,415 | -514 | -13,625 |
| Financial assets with actual loan losses | -5 | 0 | -10 | -15 | -2 | -5 | -59 | -66 | -3 | -8 | -91 | -102 |
| Closing balance | 46,338 | 7,284 | 1,422 | 55,045 | 42,721 | 6,560 | 1,489 | 50,770 | 43,127 | 5,883 | 1,346 | 50,356 |
| Fixed interest loans at FV | 5,631 | | | 5,631 | 4,718 | | | 4,718 | 4,709 | - | - | 4,709 |
| Total gross loans at the end of the period | 142,946 | 11,370 | 2,101 | 156,417 | 127,039 | 9,723 | 1,979 | 138,740 | 128,830 | 9,845 | 1,874 | 140,549 |

| Group (NOKm) | 30 Sep 2023 | | | | 30 Sep 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 | 1,199 | -1,173 | -26 | - | 1,358 | -1,341 | -17 | - | 1,278 | -1,261 | -17 | - |
| Transfer to stage 2 | -1,722 | 1,734 | -12 | - | -1,447 | 1,462 | -15 | - | -1,771 | 1,784 | -13 | - |
| Transfer to stage 3 | -34 | -190 | 223 | - | -31 | -126 | 157 | - | -40 | -151 | 190 | - |
| Net increase/decrease amount existing loans | -1,902 | -124 | -17 | -2,043 | -1,956 | -134 | -20 | -2,110 | -2,177 | -170 | -25 | -2,372 |
| New loans | 39,456 | 1,302 | 189 | 40,947 | 33,803 | 912 | 92 | 34,807 | 41,570 | 1,801 | 129 | 43,500 |
| Derecognitions | -26,894 | -1,326 | -212 | -28,432 | -33,780 | -1,427 | -131 | -35,338 | -39,465 | -1,714 | -150 | -41,329 |
| Financial assets with actual loan losses | -0 | -0 | -15 | -15 | -0 | -1 | -9 | -10 | -0 | -1 | -11 | -12 |
| Closing balance | 97,075 | 5,124 | 765 | 102,964 | 85,524 | 3,958 | 587 | 90,070 | 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 | 990 | -980 | -10 | - | 1,224 | -1,184 | -40 | - | 2,090 | -2,045 | -45 | - |
| Transfer to stage 2 | -2,910 | 2,919 | -8 | - | -1,862 | 2,739 | -877 | - | -2,042 | 2,959 | -917 | - |
| Transfer to stage 3 | -79 | -67 | 146 | - | -75 | -92 | 167 | - | -97 | -88 | 185 | - |
| Net increase/decrease amount existing loans | -99 | -395 | -13 | -506 | -301 | -202 | 45 | -457 | -761 | -329 | -13 | -1,104 |
| New loans | 13,750 | 715 | 322 | 14,787 | 14,284 | 1,079 | 108 | 15,471 | 19,085 | 1,751 | 109 | 20,945 |
| Derecognitions | -8,332 | -683 | -313 | -9,329 | -8,225 | -1,016 | -552 | -9,793 | -12,507 | -1,546 | -577 | -14,629 |
| Financial assets with actual loan losses | -5 | 0 | -10 | -15 | -2 | -5 | -59 | -66 | -3 | -8 | -91 | -102 |
| Balance at 31 December | 50,936 | 7,968 | 1,524 | 60,428 | 46,897 | 7,087 | 1,551 | 55,536 | 47,621 | 6,460 | 1,410 | 55,491 |
| Closing balance | | | | | | | | | | | | |
| Fixed interest loans at FV | 5,548 | | | 5,548 | 4,640 | | | 4,640 | 4,631 | | | 4,631 |
| Total gross loans at the end of the period | 153,559 | 13,093 | 2,289 | 168,940 | 137,062 | 11,046 | 2,139 | 150,247 | 139,224 | 11,361 | 2,044 | 152,629 |