

Note 8 - Gross Loans

Parent Bank (NOKm)	31 Mar 2024				31 Mar 2023				31 Dec 2023			
	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	90,901	4,553	725	96,178	80,994	3,962	527	85,484	80,994	3,962	527	85,484
Transfer to stage 1	880	-868	-13	-	1,061	-1,048	-14	-	895	-868	-27	-
Transfer to stage 2	-875	889	-14	-	-1,003	1,010	-7	-	-1,538	1,557	1	-
Transfer to stage 3	-5	-111	116	-	-2	-95	97	-	-38	-156	194	-
Net increase/decrease amount existing loans	-1,184	-45	-17	-1,246	-973	-33	-2	-1,007	-2,305	-95	-6	-2,406
New loans	12,389	281	72	12,743	11,257	205	49	11,511	42,690	1,549	222	44,460
Derecognitions	-12,729	-525	-93	-13,346	-11,250	-489	-59	-11,798	-29,797	-1,395	-149	-31,342
Financial assets with actual loan losses	0	0	-1	-1	-0	-	-8	-8	0	0	-18	-18
Closing balance	89,377	4,175	775	94,327	80,085	3,514	583	84,181	90,901	4,553	725	96,178
Corporate Market												
Opening balance	47,327	6,988	1,165	55,480	43,127	5,883	1,346	50,356	43,127	5,883	1,346	50,356
Transfer to stage 1	249	-245	-5	-	791	-787	-4	-	1,026	-1,021	-5	-
Transfer to stage 2	-1,008	1,008	-0	-	-625	700	-76	-	-2,669	2,670	-1	-
Transfer to stage 3	-4	-31	35	-	-11	-16	27	-	-72	-44	116	-
Net increase/decrease amount existing loans	-131	-55	-3	-189	106	-66	2	42	-1,099	-485	-10	-1,594
New loans	6,193	1,257	188	7,638	4,732	30	47	4,810	17,922	816	351	19,089
Derecognitions	-4,768	-1,370	-408	-6,546	-3,147	-162	-50	-3,360	-10,901	-828	-335	-12,064
Financial assets with actual loan losses	0	0	-3	-3	0	0	-5	-5	-7	-2	-298	-307
Closing balance	47,858	7,553	969	56,380	44,972	5,582	1,288	51,843	47,327	6,988	1,165	55,480
Fixed interest loans at FV	5,909			5,909	4,707			4,707	5,582	-	-	5,582
Total gross loans at the end of the period	143,145	11,727	1,744	156,617	129,764	9,096	1,872	140,731	143,809	11,541	1,890	157,240

Group (NOKm)	31 Mar 2024				31 Mar 2023				31 Dec 2023			
	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	96,963	5,474	825	103,263	86,972	4,901	635	92,508	86,972	4,901	635	92,508
Transfer to stage 1	1,223	-1,209	-13	-	1,180	-1,167	-14	-	1,138	-1,108	-30	-
Transfer to stage 2	-1,052	1,070	-18	-	-1,219	1,229	-10	-	-1,955	1,978	-23	-
Transfer to stage 3	-11	-145	156	-	-5	-120	124	-	-59	-219	277	-
Net increase/decrease amount existing loans	-1,159	-51	-19	-1,229	-902	-40	-3	-944	-2,272	-165	-20	-2,457
New loans	13,231	301	73	13,605	12,195	229	50	12,474	45,658	1,781	231	47,670
Derecognitions	-13,502	-600	-108	-14,210	-11,990	-581	-69	-12,640	-32,519	-1,694	-227	-34,440
Financial assets with actual loan losses	-	-	-1	-1	-0	-	-8	-8	-0	-0	-18	-18
Closing balance	95,694	4,839	895	101,428	86,232	4,451	705	91,389	96,963	5,474	825	103,263
Corporate Market												
Opening balance	51,327	8,533	1,259	61,119	47,621	6,460	1,410	55,491	47,621	6,460	1,410	55,491
Transfer to stage 1	332	-323	-9	-	846	-834	-12	-	1,207	-1,199	-8	-
Transfer to stage 2	-1,132	1,137	-5	-	-684	760	-76	-	-3,639	3,655	-17	-
Transfer to stage 3	-10	-54	64	-	-16	-41	57	-	-101	-80	180	-
Net increase/decrease amount existing loans	-97	-61	-4	-162	119	-68	1	52	-1,103	-692	-23	-1,818
New loans	6,668	1,367	188	8,223	5,242	41	50	5,333	19,159	1,339	368	20,866
Derecognitions	-5,137	-1,530	-421	-7,088	-3,431	-211	-66	-3,708	-11,811	-949	-354	-13,114
Financial assets with actual loan losses	0	0	-3	-3	0	0	-4	-4	-7	-2	-297	-306
Balance at 31 December	51,952	9,068	1,069	62,089	49,696	6,108	1,359	57,163	51,327	8,533	1,259	61,119
Closing balance												
Fixed interest loans at FV	5,809			5,809	4,629			4,629	5,480			5,480
Total gross loans at the end of the period	153,455	13,907	1,964	169,326	140,557	10,559	2,065	153,181	153,770	14,007	2,085	169,862