

## Note 8 - Gross Loans

Parent Bank (NOKm)	30 Jun 2024				30 Jun 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
<b>Retail Market</b>												
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	1,024	-1,009	-15	-	1,128	-1,113	-15	-	895	-868	-27	-
Transfer to stage 2	-1,415	1,457	-41	-	-1,142	1,150	-9	-	-1,538	1,557	1	-
Transfer to stage 3	-51	-146	197	-	-33	-123	156	-	-38	-156	194	-
Net increase/decrease amount existing loans	-1,585	-34	-7	-1,626	-1,578	-46	-11	-1,636	-2,305	-95	-6	-2,406
New loans	27,414	609	183	28,206	28,123	778	174	29,075	42,690	1,549	222	44,460
Derecognitions	-24,225	-1,010	-171	-25,405	-18,713	-814	-116	-19,643	-29,797	-1,395	-149	-31,342
Financial assets with actual loan losses	0	0	-1	-1	-0	-0	-14	-14	0	0	-18	-18
Closing balance	92,063	4,419	870	97,351	88,779	3,794	693	93,266	90,901	4,553	725	96,178
<b>Corporate Market</b>												
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	1,208	-1,206	-2	-	952	-930	-21	-	1,026	-1,021	-5	-
Transfer to stage 2	-1,615	1,758	-143	-	-2,226	2,284	-58	-	-2,669	2,670	-1	-
Transfer to stage 3	-24	-27	51	-	-7	-58	65	-	-72	-44	116	-
Net increase/decrease amount existing loans	-622	-82	-23	-727	-132	156	15	39	-1,099	-485	-10	-1,594
New loans	11,581	642	182	12,405	10,729	425	139	11,294	17,922	816	351	19,089
Derecognitions	-7,465	-1,822	-446	-9,734	-5,713	-352	-68	-6,134	-10,901	-828	-335	-12,064
Financial assets with actual loan losses	0	0	-15	-15	0	0	-6	-6	-7	-2	-298	-307
Closing balance	50,391	6,249	770	57,410	46,729	7,407	1,413	55,549	47,327	6,988	1,165	55,480
Fixed interest loans at FV	5,984	-	-	5,984	5,550	-	-	5,550	5,582	-	-	5,582
<b>Total gross loans at the end of the period</b>	<b>148,437</b>	<b>10,668</b>	<b>1,640</b>	<b>160,745</b>	<b>129,764</b>	<b>11,201</b>	<b>2,106</b>	<b>154,366</b>	<b>143,809</b>	<b>11,541</b>	<b>1,890</b>	<b>157,240</b>

Group (NOKm)	30 Jun 2024				30 Jun 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
<b>Retail Market</b>												
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	1,387	-1,368	-18	-	1,305	-1,289	-15	-	1,138	-1,108	-30	-
Transfer to stage 2	-1,635	1,682	-47	-	-1,520	1,533	-12	-	-1,955	1,978	-23	-
Transfer to stage 3	-68	-197	264	-	-40	-173	213	-	-59	-219	277	-
Net increase/decrease amount existing loans	-1,558	-51	-12	-1,622	-1,459	-77	-17	-1,552	-2,272	-165	-20	-2,457
New loans	29,187	659	185	30,031	29,980	886	176	31,042	45,658	1,781	231	47,670
Derecognitions	-25,795	-1,137	-198	-27,130	-20,292	-994	-181	-21,467	-32,519	-1,694	-227	-34,440
Financial assets with actual loan losses	-	-0	-1	-1	-0	-0	-14	-14	-0	-0	-18	-18
Closing balance	98,480	5,062	997	104,540	94,946	4,786	785	100,517	96,963	5,474	825	103,263
<b>Corporate Market</b>												
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	1,317	-1,309	-7	-	1,041	-1,013	-28	-	1,207	-1,199	-8	-
Transfer to stage 2	-1,800	1,947	-148	-	-2,458	2,523	-64	-	-3,639	3,655	-17	-
Transfer to stage 3	-45	-66	111	-	-17	-92	109	-	-101	-80	180	-
Net increase/decrease amount existing loans	-659	-99	-28	-786	-145	129	11	-5	-1,103	-692	-23	-1,818
New loans	12,348	895	188	13,431	11,490	489	147	12,126	19,159	1,339	368	20,866
Derecognitions	-8,037	-2,074	-470	-10,581	-6,267	-436	-73	-6,777	-11,811	-949	-354	-13,114
Financial assets with actual loan losses	0	0	-15	-15	0	0	-5	-5	-7	-2	-297	-306
Balance at 31 December	54,451	7,827	891	63,169	51,264	8,059	1,506	60,829	51,327	8,533	1,259	61,119
Closing balance												
Fixed interest loans at FV	5,732	-	-	5,732	5,473	-	-	5,473	5,480	-	-	5,480
<b>Total gross loans at the end of the period</b>	<b>158,663</b>	<b>12,889</b>	<b>1,888</b>	<b>173,440</b>	<b>151,682</b>	<b>12,846</b>	<b>2,291</b>	<b>166,819</b>	<b>153,770</b>	<b>14,007</b>	<b>2,085</b>	<b>169,862</b>