

Note 8 - Gross loans

Parent Bank (NOKm)	30 Sep 2024				30 Sep 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	1,045	-1,018	-27	-	990	-965	-25	-	895	-868	-27	-
Transfer to stage 2	-1,717	1,761	-44	-	-1,290	1,297	-7	-	-1,538	1,557	1	-
Transfer to stage 3	-68	-194	262	-	-21	-136	158	-	-38	-156	194	-
Net increase/decrease amount existing loans	-1,979	-51	-14	-2,043	-2,010	-71	-8	-2,088	-2,305	-95	-6	-2,406
New loans	35,535	957	214	36,707	36,892	1,117	186	38,195	42,690	1,549	222	44,460
Derecognitions	-32,159	-1,351	-220	-33,730	-24,578	-1,119	-137	-25,835	-29,797	-1,395	-149	-31,342
Financial assets with actual loan losses	0	-1	-1	-2	-0	-0	-15	-15	0	0	-18	-18
Closing balance	91,557	4,656	896	97,109	90,977	4,085	679	95,741	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	1,631	-1,628	-2	-	770	-765	-5	-	1,026	-1,021	-5	-
Transfer to stage 2	-2,304	2,452	-148	-	-2,491	2,491	-1	-	-2,669	2,670	-1	-
Transfer to stage 3	-39	-359	398	-	-61	-32	93	-	-72	-44	116	-
Net increase/decrease amount existing loans	-718	-134	-15	-868	-70	-333	-6	-409	-1,099	-485	-10	-1,594
New loans	16,894	1,641	249	18,784	12,734	618	308	13,660	17,922	816	351	19,089
Derecognitions	-10,709	-2,008	-520	-13,237	-7,664	-578	-305	-8,547	-10,901	-828	-335	-12,064
Financial assets with actual loan losses	0	1	-27	-26	-5	0	-10	-15	-7	-2	-298	-307
Closing balance	52,081	6,954	1,100	60,134	46,338	7,284	1,422	55,045	47,327	6,988	1,165	55,480
Fixed interest loans at FV	9,331			9,331	5,631			5,631	5,582	-	-	5,582
Total gross loans at the end of the period	152,969	11,610	1,995	166,575	142,946	11,370	2,101	156,417	143,809	11,541	1,890	157,240

Group (NOKm)	30 Sep 2024				30 Sep 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	1,271	-1,240	-31	-	1,199	-1,173	-26	-	1,138	-1,108	-30	-
Transfer to stage 2	-2,182	2,238	-55	-	-1,722	1,734	-12	-	-1,955	1,978	-23	-
Transfer to stage 3	-90	-249	339	-	-34	-190	223	-	-59	-219	277	-
Net increase/decrease amount existing loans	-1,948	-111	-23	-2,083	-1,902	-124	-17	-2,043	-2,272	-165	-20	-2,457
New loans	38,076	1,103	222	39,401	39,456	1,302	189	40,947	45,658	1,781	231	47,670
Derecognitions	-34,357	-1,574	-256	-36,186	-26,894	-1,326	-212	-28,432	-32,519	-1,694	-227	-34,440
Financial assets with actual loan losses	-	-1	-1	-2	-0	-0	-15	-15	-0	-0	-18	-18
Closing balance	97,733	5,640	1,020	104,392	97,075	5,124	765	102,964	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	1,792	-1,785	-7	-	990	-980	-10	-	1,207	-1,199	-8	-
Transfer to stage 2	-2,651	2,808	-157	-	-2,910	2,919	-8	-	-3,639	3,655	-17	-
Transfer to stage 3	-83	-408	491	-	-79	-67	146	-	-101	-80	180	-
Net increase/decrease amount existing loans	-799	-151	-27	-977	-99	-395	-13	-506	-1,103	-692	-23	-1,818
New loans	17,798	2,244	267	20,309	13,750	715	322	14,787	19,159	1,339	368	20,866
Derecognitions	-11,536	-2,362	-560	-14,458	-8,332	-683	-313	-9,329	-11,811	-949	-354	-13,114
Financial assets with actual loan losses	0	1	-27	-26	-5	0	-10	-15	-7	-2	-297	-306
Closing balance	55,848	8,880	1,240	65,968	50,936	7,968	1,524	60,428	51,327	8,533	1,259	61,119
Fixed interest loans at FV	9,230			9,230	5,548			5,548	5,480			5,480
Total gross loans at the end of the period	162,810	14,520	2,260	179,590	153,559	13,093	2,289	168,940	153,770	14,007	2,085	169,862