

## Note 13 - Credit quality per class of financial assets

The Bank handles the credit quality of financial assets by means of its internal guidelines for credit ratings. See section entitled credit risk under Note 6 Risk factors.

The table below shows credit quality per class of assets for loan-related assets in the balance sheet, based on the Bank's own credit rating system. The entire loan exposure is included when parts of the exposure are defaulted. Non-performance is defined in the note as default of payment of NOK 1,000 or more for more than 90 days.

31 Dec 2021 (NOK million)	Notes	Neither defaulted nor written down					Defaulted or credit impaired	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
Loans to and claims on credit institutions	7	13,190	-	-	-	-	-	13,190
<b>Loans to and claims on customers</b>	8							
Retail market		77,289	8,252	2,970	907	963	450	90,831
Corporate market		20,922	12,160	9,040	1,142	362	2,656	46,282
<b>Total</b>		<b>98,211</b>	<b>20,413</b>	<b>12,010</b>	<b>2,049</b>	<b>1,325</b>	<b>3,106</b>	<b>137,113</b>
				-	-	-	-	
<b>Financial investments</b>	27							
Quoted government and government guaranteed bonds		8,821	-	-	-	-	-	8,821
Quoted other bonds		13,725	325	220	-	-	-	14,269
Unquoted government and government guaranteed bonds		3,456	-	-	-	-	-	3,456
Unquoted other bonds		4,155	61	-	-	-	-	4,216
<b>Total</b>		<b>30,157</b>	<b>385</b>	<b>220</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,762</b>
<b>Total</b>		<b>141,558</b>	<b>20,798</b>	<b>12,229</b>	<b>2,049</b>	<b>1,325</b>	<b>3,106</b>	<b>181,065</b>

  

31 Dec 2020 (NOK million)	Notes	Neither defaulted nor written down					Defaulted or credit impaired	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
Loans to and claims on credit institutions	7	12,901	-	-	-	-	-	12,901
<b>Loans to and claims on customers</b>	8							
Retail market		67,453	8,954	3,423	1,029	1,138	383	82,380
Corporate market		18,797	12,161	8,974	1,193	454	1,702	43,280
<b>Total</b>		<b>86,250</b>	<b>21,115</b>	<b>12,398</b>	<b>2,222</b>	<b>1,592</b>	<b>2,084</b>	<b>125,660</b>
				-	-	-	-	
<b>Financial investments</b>	27							
Quoted government and government guaranteed bonds		9,298	-	-	-	-	-	9,298
Quoted other bonds		9,724	3,713	473	328	-	-	14,239
Unquoted government and government guaranteed bonds		-	-	-	-	-	-	-
Unquoted other bonds		82	3,066	-	-	-	-	3,147
<b>Total</b>		<b>19,104</b>	<b>6,779</b>	<b>473</b>	<b>328</b>	<b>-</b>	<b>-</b>	<b>26,684</b>
<b>Total</b>		<b>118,255</b>	<b>27,894</b>	<b>12,871</b>	<b>2,550</b>	<b>1,592</b>	<b>2,084</b>	<b>165,246</b>

## Group

31 Dec 2021 (NOK million)	Notes	Neither defaulted nor written down					Defaulted or credit impaired	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
Loans to and claims on credit institutions	7	4,704	-	-	-	-	-	4,704
<b>Loans to and claims on customers</b>	8							
Retail market		77,595	9,598	6,868	1,158	1,161	537	96,916
Corporate market		21,054	12,788	11,514	1,573	696	2,759	50,384
<b>Total</b>		<b>98,649</b>	<b>22,386</b>	<b>18,381</b>	<b>2,731</b>	<b>1,857</b>	<b>3,296</b>	<b>147,301</b>
<b>Financial investments</b>	27							
Quoted government and government guaranteed bonds		8,821	-	-	-	-	-	8,821
Quoted other bonds		13,725	325	220	-	-	-	14,269
Unquoted government and government guaranteed bonds		3,456	-	-	-	-	-	3,456
Unquoted other bonds		4,155	61	-	-	-	-	4,216
<b>Total</b>		<b>30,157</b>	<b>385</b>	<b>220</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>30,762</b>
<b>Total</b>		<b>133,510</b>	<b>22,771</b>	<b>18,601</b>	<b>2,731</b>	<b>1,857</b>	<b>3,296</b>	<b>182,767</b>

31 Dec 2020 (NOK million)	Notes	Neither defaulted nor written down					Defaulted or credit impaired	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
Loans to and claims on credit institutions	7	5,091	-	-	-	-	-	5,091
<b>Loans to and claims on customers</b>	8							
Retail market		67,560	10,196	7,233	1,323	1,374	455	88,139
Corporate market		18,248	12,823	11,169	1,702	764	1,802	46,509
<b>Total</b>		<b>85,808</b>	<b>23,018</b>	<b>18,402</b>	<b>3,025</b>	<b>2,138</b>	<b>2,257</b>	<b>134,648</b>
<b>Financial investments</b>	27							
Quoted government and government guaranteed bonds		9,298	-	-	-	-	-	9,298
Quoted other bonds		9,724	3,713	473	328	-	-	14,239
Unquoted government and government guaranteed bonds		-	-	-	-	-	-	-
Unquoted other bonds		3	3,066	-	-	-	-	3,069
<b>Total</b>		<b>19,026</b>	<b>6,779</b>	<b>473</b>	<b>328</b>	<b>-</b>	<b>-</b>	<b>26,606</b>
<b>Total</b>		<b>109,925</b>	<b>29,797</b>	<b>18,875</b>	<b>3,353</b>	<b>2,138</b>	<b>2,257</b>	<b>166,346</b>