

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.

Parent Bank

31 Dec 2022 (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	21,972	-	-	-	-	-	21,972
Loans to and claims on customers	8							
Retail market		77,371	7,432	3,025	711	1,046	531	90,116
Corporate market		23,857	11,132	12,058	1,488	551	1,346	50,433
Total		101,227	18,564	15,083	2,200	1,597	1,878	140,549
Financial investments	27							
Quoted government and government guaranteed bonds		9,167	-	-	-	-	-	9,167
Quoted other bonds		14,496	429	197	-	-	-	15,121
Unquoted government and government guaranteed bonds		4,378	-	-	-	-	-	4,378
Unquoted other bonds		9,404	2	-	-	-	-	9,406
Total		37,445	430	197	-	-	-	38,072
Total		160,644	18,994	15,280	2,200	1,597	1,878	200,593

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
Loans to and claims on customers	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
Total		98,211	20,413	12,010	2,049	1,325	3,106	137,113
Financial investments	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
Total		30,157	385	220	-	-	-	30,762
Total		141,558	20,798	12,229	2,049	1,325	3,106	181,065

Group

31 Dec 2022 (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	11,663	-	-	-	-	-	11,663
Loans to and claims on customers	8							
Retail market		77,932	9,096	7,035	1,090	1,391	595	97,140
Corporate market		24,273	11,990	14,635	2,162	976	1,454	55,490
Total		102,206	21,086	21,670	3,252	2,366	2,049	152,629
Financial investments	27							
Quoted government and government guaranteed bonds		9,167	-	-	-	-	-	9,167
Quoted other bonds		14,496	429	197	-	-	-	15,121
Unquoted government and government guaranteed bonds		4,378	-	-	-	-	-	4,378
Unquoted other bonds		9,405	2	-	-	-	-	9,407
Total		37,446	430	197	-	-	-	38,073
Total		151,315	21,517	21,867	3,252	2,366	2,049	202,365

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
Loans to and claims on customers	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
Total		98,649	22,386	18,381	2,731	1,857	3,296	147,301
Financial investments	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
Total		30,157	385	220	-	-	-	30,762
Total		133,510	22,771	18,601	2,731	1,857	3,296	182,767