

## 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		Neither defaulted nor written down					Defaulted or credit impaired	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
<b>31 Dec 2023 (NOK million)</b>	Notes							
<b>Loans to and claims on credit institutions</b>	7	<b>19,241</b>	-	-	-	-	-	<b>19,241</b>
<b>Loans to and claims on customers</b>	8							
Retail market		86,719	8,702	3,488	818	1,197	731	101,655
Corporate market		25,227	11,750	15,083	1,371	989	1,165	55,585
<b>Total</b>		<b>111,946</b>	<b>20,452</b>	<b>18,570</b>	<b>2,189</b>	<b>2,186</b>	<b>1,897</b>	<b>157,240</b>
<b>Financial investments</b>	27							
Quoted government and government guaranteed bonds		8,546	-	-	-	-	-	8,546
Quoted other bonds		16,566	440	5	-	-	-	17,011
Unquoted government and government guaranteed bonds		5,323	-	-	-	-	-	5,323
Unquoted other bonds		3,282	-	-	-	-	-	3,282
<b>Total</b>		<b>33,717</b>	<b>440</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>34,163</b>
<b>Total</b>		<b>164,904</b>	<b>20,893</b>	<b>18,575</b>	<b>2,189</b>	<b>2,186</b>	<b>1,897</b>	<b>210,644</b>
		Neither defaulted nor written down					Defaulted or credit impaired	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
<b>31 Dec 2022 (NOK million)</b>	Notes							
<b>Loans to and claims on credit institutions</b>	7	<b>21,972</b>	-	-	-	-	-	<b>21,972</b>
<b>Loans to and claims on customers</b>	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
<b>Total</b>		<b>101,227</b>	<b>18,564</b>	<b>15,083</b>	<b>2,200</b>	<b>1,597</b>	<b>1,878</b>	<b>140,549</b>
<b>Financial investments</b>	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
<b>Total</b>		<b>37,445</b>	<b>430</b>	<b>197</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>38,072</b>
<b>Total</b>		<b>160,644</b>	<b>18,994</b>	<b>15,280</b>	<b>2,200</b>	<b>1,597</b>	<b>1,878</b>	<b>200,593</b>

Group	Notes	Neither defaulted nor written down					Defaulted or credit impaired	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
<b>31 Dec 2023 (NOK million)</b>								
<b>Loans to and claims on credit institutions</b>	7	<b>8,746</b>	-	-	-	-	-	<b>8,746</b>
<b>Loans to and claims on customers</b>	8							
Retail market		86,721	10,255	8,029	1,308	1,596	831	<b>108,740</b>
Corporate market		25,460	12,853	17,959	2,236	1,355	1,259	<b>61,122</b>
<b>Total</b>		<b>112,181</b>	<b>23,108</b>	<b>25,988</b>	<b>3,544</b>	<b>2,951</b>	<b>2,091</b>	<b>169,862</b>
<b>Financial investments</b>	27							
Quoted government and government guaranteed bonds		8,546	-	-	-	-	-	<b>8,546</b>
Quoted other bonds		16,566	440	5	-	-	-	<b>17,011</b>
Unquoted government and government guaranteed bonds		5,323	-	-	-	-	-	<b>5,323</b>
Unquoted other bonds		3,283	-	-	-	-	-	<b>3,283</b>
<b>Total</b>		<b>33,718</b>	<b>440</b>	<b>5</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>34,163</b>
<b>Total</b>		<b>154,644</b>	<b>23,548</b>	<b>25,993</b>	<b>3,544</b>	<b>2,951</b>	<b>2,091</b>	<b>212,771</b>

Group	Notes	Neither defaulted nor written down					Defaulted or credit impaired	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
<b>31 Dec 2022 (NOK million)</b>								
<b>Loans to and claims on credit institutions</b>	7	<b>11,663</b>	-	-	-	-	-	<b>11,663</b>
<b>Loans to and claims on customers</b>	8							
Retail market		77,932	9,096	7,035	1,090	1,391	595	<b>97,140</b>
Corporate market		24,716	11,990	14,635	2,162	976	1,454	<b>55,932</b>
<b>Total</b>		<b>102,648</b>	<b>21,086</b>	<b>21,670</b>	<b>3,252</b>	<b>2,366</b>	<b>2,049</b>	<b>153,072</b>
<b>Financial investments</b>	27							
Quoted government and government guaranteed bonds		9,167	-	-	-	-	-	<b>9,167</b>
Quoted other bonds		14,496	429	197	-	-	-	<b>15,121</b>
Unquoted government and government guaranteed bonds		4,378	-	-	-	-	-	<b>4,378</b>
Unquoted other bonds		9,405	2	-	-	-	-	<b>9,407</b>
<b>Total</b>		<b>37,446</b>	<b>430</b>	<b>197</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>38,073</b>
<b>Total</b>		<b>151,757</b>	<b>21,517</b>	<b>21,867</b>	<b>3,252</b>	<b>2,366</b>	<b>2,049</b>	<b>202,808</b>