

Note 15 - 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.

		Neither defaulted nor written down					Defaulted or written down *)	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
31 Dec 2017 (NOK million)	Notes							
Loans to and claims on credit institutions	7	9,543	-	-	-	-	-	9,543
Loans to and claims on customers	8							
Retail market		55,734	6,917	3,485	822	923	233	68,115
Corporate market		13,793	9,939	9,190	1,685	1,784	1,336	37,728
Total		69,528	16,855	12,676	2,507	2,708	1,570	105,843
Financial investments	29							
Quoted government and government guaranteed bonds		4,339	-	-	-	-	-	4,339
Quoted other bonds		10,056	263	640	-	-	-	10,959
Unquoted government and government guaranteed bonds		53	-	-	-	-	-	53
Unquoted other bonds		4,545	-	-	-	-	-	4,545
Total		18,993	263	640	-	-	-	19,895
Total		98,063	17,118	13,315	2,507	2,708	1,570	135,281

		Neither defaulted nor written down					Defaulted or written down *)	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
31 Dec 2016 (NOK million)	Notes							
Loans to and claims on credit institutions	7	8,203	-	-	-	-	-	8,203
Loans to and claims on customers	8							
Retail market		48,506	6,557	3,547	761	915	220	60,507
Corporate market		18,037	4,415	11,105	1,169	958	1,245	36,930
Total		66,543	10,973	14,652	1,931	1,873	1,466	97,437
Financial investments	29							
Quoted government and government guaranteed bonds		4,220	-	-	-	-	-	4,220
Quoted other bonds		9,056	700	485	26	-	-	10,267
Unquoted government and government guaranteed bonds		1,783	-	-	-	-	-	1,783
Unquoted other bonds		1,240	105	21	-	-	-	1,366
Total		16,300	805	506	26	-	-	17,636
Total		91,045	11,778	15,158	1,956	1,873	1,466	123,276

Group

31 Dec 2017 (NOK million)	Notes	Neither defaulted nor written down					Defaulted or written down *)	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
Loans to and claims on credit institutions	7	4,214	-	-	-	-	-	4,214
Loans to and claims on customers	8							
Retail market		55,855	7,773	5,477	1,142	1,366	269	71,882
Corporate market		13,560	10,533	10,219	2,389	2,105	1,382	40,189
Total		69,415	18,307	15,696	3,532	3,470	1,651	112,071
Financial investments	29							
Quoted government and government guaranteed bonds		4,339	-	-	-	-	-	4,339
Quoted other bonds		10,056	263	640	-	-	-	10,959
Unquoted government and government guaranteed bonds		53	-	-	-	-	-	53
Unquoted other bonds		4,385	-	-	-	-	-	4,385
Total		18,833	263	640	-	-	-	19,736
Total		92,463	18,569	16,336	3,532	3,470	1,651	136,021

31 Dec 2016 (NOK million)	Notes	Neither defaulted nor written down					Defaulted or written down *)	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
Loans to and claims on credit institutions	7	3,892	-	-	-	-	-	3,892
Loans to and claims on customers	8							
Retail market		48,607	7,320	5,181	994	1,236	250	63,588
Corporate market		18,302	4,978	11,331	1,563	1,287	1,276	38,737
Total		66,909	12,298	16,512	2,557	2,522	1,527	102,325
Financial investments	29							
Quoted government and government guaranteed bonds		4,220	-	-	-	-	-	4,220
Quoted other bonds		9,056	700	485	26	-	-	10,267
Unquoted government and government guaranteed bonds		1,783	-	-	-	-	-	1,783
Unquoted other bonds		1,160	105	21	-	-	-	1,286
Total		16,220	805	506	26	-	-	17,557
Total		87,020	13,103	17,018	2,583	2,522	1,527	123,774

*) Guarantees furnished by the Guarantee Institute for Export Credit are not taken into account