

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.

Parent Bank		Neither defaulted nor written down					Defaulted or written down ^{*)}	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
31 Dec 15 (NOK million)	Notes							
Loans to and claims on credit institutions	7	5,883	-	-	-	-	-	5,883
Loans to and claims on customers	8							
Retail market		38,894	8,895	3,683	926	1,070	177	53,645
Corporate market		13,622	9,432	10,314	2,247	530	339	36,484
Total		52,516	18,327	13,997	3,173	1,600	516	90,129
Financial investments	29							
Quoted government bonds		4,032	-	-	-	-	-	4,032
Quoted other bonds		756	35	62	-	-	-	853
Unquoted government bonds		1,618	-	-	-	-	-	1,618
Unquoted bonds		7,220	1,224	696	83	27	-	9,250
Total		13,626	1,259	757	83	27	-	15,752
Total		72,024	19,586	14,755	3,256	1,627	516	111,765
		Neither defaulted nor written down					Defaulted or written down ^{*)}	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
31 Dec 14 (NOK million)	Notes							
Loans to and claims on credit institutions	7	4,364	-	-	-	-	-	4,364
Loans to and claims on customers	8							
Retail market		34,175	9,343	4,419	970	1,025	157	50,088
Corporate market		11,209	12,055	10,411	2,485	430	242	36,832
Total		45,384	21,398	14,830	3,455	1,455	399	86,920
Financial investments	29							
Quoted government bonds		4,680	-	-	-	-	-	4,680
Quoted other bonds		4,026	2,248	1,013	85	34	-	7,406
Unquoted government bonds		1,217	-	-	-	-	-	1,217
Unquoted bonds		245	450	142	24	13	-	873
Total		10,168	2,699	1,155	109	47	-	14,177
Total		59,916	24,097	15,985	3,564	1,502	399	105,461

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

Group	Notes	Neither defaulted nor written down					Defaulted or written down *)	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
31 Dec 15 (NOK million)								
Loans to and claims on credit institutions	7	2,407	-	-	-	-	-	2,407
Loans to and claims on customers	8							
Retail market		38,961	9,480	4,316	1,107	1,313	202	55,379
Corporate market		13,799	9,846	11,179	2,550	862	361	38,595
Total		52,760	19,326	15,495	3,657	2,175	563	93,974
Financial investments	29							
Quoted government bonds		4,032	-	-	-	-	-	4,032
Quoted other bonds		756	35	62	-	-	-	853
Unquoted government bonds		1,618	-	-	-	-	-	1,618
Unquoted bonds		7,220	1,224	696	83	27	-	9,250
Total		13,626	1,259	757	83	27	-	15,752
Total		68,792	20,585	16,253	3,740	2,202	563	112,133

Group	Notes	Neither defaulted nor written down					Defaulted or written down *)	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
31 Dec 14 (NOK million)								
Loans to and claims on credit institutions	7	1,289	-	-	-	-	-	1,289
Loans to and claims on customers	8							
Retail market		34,210	9,754	5,347	1,114	1,188	192	51,805
Corporate market		11,491	12,450	11,138	2,768	667	259	38,773
Total		45,701	22,204	16,484	3,882	1,855	452	90,578
Financial investments	29							
Quoted government bonds		4,680	-	-	-	-	-	4,680
Quoted other bonds		4,026	2,248	1,013	85	34	-	7,406
Unquoted government bonds		1,217	-	-	-	-	-	1,217
Unquoted bonds		245	450	142	24	13	-	873
Total		10,168	2,699	1,155	109	47	-	14,177
Total		57,158	24,903	17,639	3,990	1,902	452	106,043

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