

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		
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 bonds		4,220	-	-	-	-	-	4,220
Quoted other bonds		9,056	700	485	26	-	-	10,267
Unquoted government bonds		1,783	-	-	-	-	-	1,783
Unquoted 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

		Neither defaulted nor written down					Defaulted or written down *)	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
2015 (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

Group	Notes	Neither defaulted nor written down					Defaulted or written down *)	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
2016 (NOK million)								
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 bonds		4,220	-	-	-	-	-	4,220
Quoted other bonds		9,056	700	485	26	-	-	10,267
Unquoted government bonds		1,783	-	-	-	-	-	1,783
Unquoted 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

2015 (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	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	9,845	11,179	2,550	862	361	38,595
Total		52,760	19,325	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	758	83	27	-	15,752
Total		68,792	20,584	16,253	3,740	2,202	563	112,133

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