

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 2019 (NOK million)	Notes	Neither defaulted nor written down					Defaulted or written down ¹⁾	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
Loans to and claims on credit institutions	7	9,181	-	-	-	-	-	9,181
Loans to and claims on customers	8							
Retail market		62,462	9,779	4,245	1,145	1,341	314	79,286
Corporate market		18,235	7,537	9,911	1,016	333	1,653	38,685
Total		80,697	17,316	14,156	2,161	1,674	1,967	117,970
Financial investments	27							
Quoted government and government guaranteed bonds		4,929	-	-	-	-	-	4,929
Quoted other bonds		9,801	1,524	1,159	14	-	-	12,498
Unquoted government and government guaranteed bonds		942	-	-	-	-	-	942
Unquoted other bonds		4,797	10	18	-	-	-	4,826
Total		20,469	1,534	1,177	14	-	-	23,195
Total		110,347	18,850	15,333	2,175	1,674	1,967	150,345

31 Dec 2018 (NOK million)	Notes	Neither defaulted nor written down					Defaulted or written down ¹⁾	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
Loans to and claims on credit institutions	7	11,178	-	-	-	-	-	11,178
Loans to and claims on customers	8							
Retail market		60,055	8,552	3,712	860	1,095	291	74,566
Corporate market		15,873	8,179	10,052	2,342	1,091	1,252	38,790
Total		75,928	16,731	13,765	3,203	2,186	1,543	113,356
Financial investments	27							
Quoted government and government guaranteed bonds		5,478	-	-	-	-	-	5,478
Quoted other bonds		9,629	1,985	797	9	-	-	12,421
Unquoted government and government guaranteed bonds		99	-	-	-	-	-	99
Unquoted other bonds		2,205	216	9	-	-	-	2,430
Total		17,412	2,201	807	9	-	-	20,428
Total		104,518	18,932	14,571	3,212	2,186	1,543	144,962

Group

31 Dec 2019 (NOK million)	Notes	Neither defaulted nor written down					Defaulted or written down ¹⁾	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
Loans to and claims on credit institutions	7	2,110	-	-	-	-	-	2,110
Loans to and claims on customers	8							
Retail market		62,468	10,349	8,392	1,502	1,685	398	84,793
Corporate market		17,681	8,408	11,719	1,369	584	1,722	41,484
Total		80,148	18,757	20,112	2,871	2,269	2,119	126,277
Financial investments	27							
Quoted government and government guaranteed bonds		4,929	-	-	-	-	-	4,929
Quoted other bonds		9,801	1,524	1,159	14	-	-	12,498
Unquoted government and government guaranteed bonds		942	-	-	-	-	-	942
Unquoted other bonds		4,718	10	18	-	-	-	4,746
Total		20,389	1,534	1,177	14	-	-	23,115
Total		102,648	20,291	21,289	2,886	2,269	2,119	151,502

31 Dec 2018 (NOK million)	Notes	Neither defaulted nor written down					Defaulted or written down ¹⁾	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
Loans to and claims on credit institutions	7	5,074	-	-	-	-	-	5,074
Loans to and claims on customers	8							
Retail market		60,141	9,460	6,803	1,069	1,350	357	79,180
Corporate market		15,440	8,619	11,919	2,743	1,245	1,326	41,293
Total		75,581	18,079	18,722	3,812	2,595	1,683	120,473
Financial investments	27							
Quoted government and government guaranteed bonds		5,478	-	-	-	-	-	5,478
Quoted other bonds		9,629	1,985	797	9	-	-	12,421
Unquoted government and government guaranteed bonds		99	-	-	-	-	-	99
Unquoted other bonds		2,126	216	9	-	-	-	2,351
Total		17,332	2,201	807	9	-	-	20,348
Total		97,987	20,281	19,529	3,821	2,595	1,683	145,895

¹⁾ Guarantees furnished by the Guarantee Institute for Export Credit are not taken into account