

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 credit impaired					Defaulted or credit impaired	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
31 Dec 2020 (NOK million)	Notes							
Loans to and claims on credit institutions	7	12,901	-	-	-	-	-	12,901
Loans to and claims on customers	8							
Retail market		67,453	8,954	3,423	1,029	1,138	383	82,380
Corporate market		18,797	12,161	8,974	1,193	454	1,702	43,280
Total		86,250	21,115	12,398	2,222	1,592	2,084	125,660
Financial investments	29							
Quoted government and government guaranteed bonds		9,298	-	-	-	-	-	9,298
Quoted other bonds		9,724	3,713	473	328	-	-	14,239
Unquoted government and government guaranteed bonds		-	-	-	-	-	-	-
Unquoted other bonds		82	3,066	-	-	-	-	3,147
Total		19,104	6,779	473	328	-	-	26,684
Total		118,255	27,894	12,871	2,550	1,592	2,084	165,246
		Neither defaulted nor credit impaired					Defaulted or credit impaired	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
31 Dec 2019 (NOK million)	Notes							
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	29							
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

Group	Notes	Neither defaulted nor credit impaired					Defaulted or credit impaired	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
31 Dec 2020 (NOK million)								
Loans to and claims on credit institutions	7	5,091	-	-	-	-	-	5,091
Loans to and claims on customers	8							
Retail market		67,560	10,196	7,233	1,323	1,374	455	88,139
Corporate market		18,248	12,823	11,169	1,702	764	1,802	46,509
Total		85,808	23,018	18,402	3,025	2,138	2,257	134,648
Financial investments	29							
Quoted government and government guaranteed bonds		9,298	-	-	-	-	-	9,298
Quoted other bonds		9,724	3,713	473	328	-	-	14,239
Unquoted government and government guaranteed bonds		-	-	-	-	-	-	-
Unquoted other bonds		3	3,066	-	-	-	-	3,069
Total		19,026	6,779	473	328	-	-	26,606
Total		109,925	29,797	18,875	3,353	2,138	2,257	166,346

Group	Notes	Neither defaulted nor credit impaired					Defaulted or credit impaired	Total
		Lowest risk	Low risk	Medium risk	High risk	Highest risk		
31 Dec 2019 (NOK million)								
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	29							
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