

Report on classifying credit risk exposure
as of _____

in Denars 000

No.	Description	Credits (principal)			Interest		Other claims	Off-balance sheet items	Total credit risk exposure	Accumulated depreciation	Impairment / special reserve	% of impairment / special reserve
		Regular		Non-performing	Regular	Non-performing (suspicious and contested)						
		Undue	Due									
1	2	3	4	5	6	7	8	9	10=3+4+5+6+8+9	11	12	13=12/(10-11)
Part I. Classification of the credit risk exposure on individual basis												
1	For which impairment is not determined											
2	Risk category A											
3	Risk category B											
4	Risk category C											
5	Risk category D											
6	Risk category E											
7	Investments available for sale											
I	Total (1+2+3+4+5+6+7)	0	0	0	0	0	0	0	0	0	0	0%
Part II. Classification of the credit risk exposure on group basis												
A	Retail credit portfolio											
8												
9	...											
II	Total A	0	0		0		0	0	0	0	0	0%
B	Similar financial instruments											
10												
11	...											
III	Total B	0	0		0		0	0	0	0	0	0%
C	Investments available for sale											
12												
13	...											
IV	Total C	0	0		0		0	0	0		0	0%
V	Total (II+III+IV)	0	0		0		0	0	0	0	0	0%
VI	Total (I+V)	0	0	0	0	0	0	0	0	0	0	0%

* Shadowed fields are not filled in.

Specification:

Impairment/special reserve for credit risk (total)

Impairment (separate analytical accounts within classes 3, 4, 5)

Impairment (separate analytical accounts within group 15)

Impairment (separate analytical accounts within groups 12, 16 and 19)

Impairment (separate analytical accounts within group 92)