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Description of Own Funds at 31 December 2014

Eika Boligkreditt AS



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CAPITAL INSTRUMENTS MAIN FEATUERS TABLE AT 31 DECEMBER 2014

| Capi | Capital instruments main features template (amounts in NOK millions) | | | | | | |
|----------|---|--|---|---|--|--|--|
| 1 | Issuer | Eika Boligkreditt AS | Eika Boligkreditt AS | Eika Boligkreditt AS | | | |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | NO0010679632 | NO0010679640 | NO0010701220 | | | |
| 3 | Governing law(s) of the instrument | Norwegian | Norwegian | Norwegian | | | |
| Regu | lary treatment | | | | | | |
| 4 | Transitional CRR Rules | Tier 2 | Additional Tier 1 | Additional Tier 1 | | | |
| 5 | Post-transitional CRR rules | Tier 2 | Additional Tier 1 | Additional Tier 1 | | | |
| 6 | Eligible at solo/(sub-)consolidated/ solo & (sub-)consolidated | Solo | Solo | Solo | | | |
| 7 | Instrument type (types to be specified by each jurisdiction) | Subordinated loan capital | Tier 1 perpetual capital | Tier 1 perpetual capital | | | |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | 250 | 250 | 200 | | | |
| 9 | Nominal amount of instrument | 250 | 250 | 200 | | | |
| 9a | Issue price | 100 | 100 | 100 | | | |
| 9b | Redemption price | 100 | 100 | 100 | | | |
| 10 | Accounting classification | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost | | | |
| 11 | Original date if issuance | 23 May 2013 | 23 May 2013 | 5 March 2014 | | | |
| 12 | Perpetual or dated | Dated | Perpetual | Perpetual | | | |
| 13 | Original maturity date | 23 May 2023 | Perpetual | Perpetual | | | |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | | | |
| | | | | | | | |
| | | Ordinary call: 23 May 2018. Regulatory | Ordinary call: 23 May 2018. Regulatory | Ordinary call: 5 March2019. Regulatory | | | |
| 15 | Optional call date, contingent call dates and redemption amount | call: Referring to the loan agreements | call: Referring to the loan agreements | call: Referring to the loan agreements | | | |
| | | section 3.7.2. The exercise amount is | section 3.7.2. The exercise amount is | section 3.7.2. The exercise amount is | | | |
| | | 100 per cent of the nominal amount. | 100 per cent of the nominal amount. | 100 per cent of the nominal amount. | | | |
| | | | | | | | |
| 16 | Subsequent call dates, if applicable | Quarterly at every interest payment date | Quarterly at every interest payment date | Quarterly at every interest payment date | | | |
| Coup | oons/dividens | , | 1 | | | | |
| 17 | Fixed or floating dividend/coupon | Floating | Floating | Floating | | | |
| 18 | Coupon rate and any related index | 3m NIBOR + 2.20 per cent p.a. | 3m NIBOR + 4.20 per cent p.a. | 3m NIBOR + 3.50 per cent p.a. | | | |
| 19 | Existence of a dividend stopper | No | No | No | | | |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Fully discretionary | Fully discretionary | Fully discretionary | | | |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Fully discretionary | Fully discretionary | Fully discretionary | | | |
| 21 | Existence of step up or other incentive to redeem | No | No | No | | | |
| 22 | Noncumulative or cumulative | Yes | Yes | Yes | | | |
| 23 | Convertible or non-convertible | No | Yes, if imposed by the Financial | Yes, if imposed by the Financial | | | |
| | | N1/A | Supervisory Authority of Norway N/A | Supervisory Authority of Norway | | | |
| 24 25 | lf convertible, conversion trigger(s) If convertible, fully or partially | N/A N/A | N/A N/A | N/A N/A | | | |
| 25 | If convertible, conversion rate | N/A | N/A N/A | N/A N/A | | | |
| 27 | If convertible, mandatory or optional conversion | N/A | Mandatory | Mandatory | | | |
| 28 | If convertible, specify intsrument type convertible into | N/A | Additional Tier 1 | Additional Tier 1 | | | |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | Eika Boligkreditt AS | Eika Boligkreditt AS | | | |
| 30 | Write-down features | No | Yes | Yes | | | |
| | | | | | | | |
| | | | If the capital adequcy ratio falls below | If the capital adequcy ratio falls below | | | |
| 31 | lf write-down, write-down trigger(s) | N/A | the currently applicable minimum requirement, or below other defined | the currently applicable minimum requirement, or below other defined | | | |
| | | | minimum requirements. | minimum requirements. | | | |
| | | | | | | | |
| 32 | lf write-down, fully or partial | N/A | Fully or partial | Fully or partial | | | |
| 33 | If write-down, permanent or temporary | N/A | Permanent | Permanent | | | |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | N/A | | | |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Senior unsecured certificates | Tier 2 | Tier 2 | | | |
| | | No, change facilities according to the | No | No | | | |
| 36 | Non-compliant transitioned features | loan agreement costion 2.0 | NO | 110 | | | |
| 36 37 | Non-compliant transitioned features | loan agreement, section 3.9 N/A | N/A | N/A | | | |



OWN FUNDS DISCLOSURE TABLE AT 31 DECEMBER 2014

| | | (A) | | (B) | (C) |
|-------------------------------------|--|------------------------------|-----------------------|---|---|
| Com | non Equity Tier 1 capital: instruments and reserves | Amount at disclosure date | | Regulation (eu) no 575/2013 article reference | Amounts subject to pre- regulation (eu) no 575/2013 treatment or prescribed residual amount of regulation |
| 1 | Capital instruments and the related share premium accounts | F | 2 938 111 | 26 (1), 27, 28 og 29 | (eu) no 575/2013 |
| | of which: Instrument type 1 | N/A | 2 330 111 | 20(1), 27, 20 0g 25 | |
| | of which: Instrument type 2 of which: Instrument type 3 | N/A N/A | | | |
| 2 | Retained earnings | | | 26 (1) (c) | |
| 3 3a | Accumulated other comprehensive income (and other reserves) Funds for general banking risk | N/A | | 26 (1) (d) og (e) 26 (1) (f) | |
| 4 | Amount of qualifying items referred to in article 484 (3) and the related share premium accounts subject to phase | N/A | | | |
| | out from CET1 Public sector capital injections grandfathered until 1 January 2018 | N/A | | | |
| 5 5a | Minority interests (amount allowed in consolidated CETI) | | | 84 | |
| 5a 6 | Independently reviewed interim profits net of any foreseeable charge or dividend Common Equity Tier 1 (CET1) capital before regulatory adjustments | | 2 939 109 | 26 (2) | |
| Com | non Equity Tier 1 (CET1) capital: regulatory adjustments | | (0.205) | 34 og 105 | |
| 3 | Additional value adjustments (negative amount) Intangible assets (net of related tax liability) (negative amount) | | | 36 (1) (b) og 37 | |
|) | Empty Set in the EU Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of | N/A | | | |
| 0 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in article 38 (3) are met) (negative amount) | | | 36 (1) (c) og 38 | |
| 1 2 | Fair value reserves related to gains or losses on cash flow hedges | N/A | | 33 (1) (a) | |
| 2 3 | Negative amounts resulting from the calculation of expected loss amounts Any increase in equity that result from securitised assets (negative amount) | N/A N/A | | 36 (1) (d), 40 og 159 32 (1) | |
| 4 | Gains or losses on liabilities valued at fair value resulting from changes in own credit standing | - | | 33 (1) (b) og (c) | |
| 5 6 | Defined-benefit pension fund assets (negative amount) Direct and indirect holdings by an institution of own CETI instruments (negative amount) | | | 36 (1) (e) og 41 36 (1) (f) og 42 | |
| 7 | Holdings of the CETI instruments of financial sector entities where those entities have reciprocal cross holdings | | | 36 (1) (g) og 44 | |
| | with the institution designed to artificially inflate the own funds of the institution (negative amount) Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the | | | | |
| 8 | institution does not have a significant investment in those entities (amount above the 10% threshold and net of | | | 36 (1) (h), 43, 45, 46, 49 (2), 79, 469 (1) (a), 472 (10) og 478 (1) | • |
| | eligible short positions) (negative amount) Diract indiract and suphatic holdings of the CETI instruments of financial sector antities where th institution has a | | | | |
| 9 | Direct, indirect and synthetic holdings of the CETI instruments of financial sector entities where th institution has a significatin investment in those entities (amount above 10% threshold and | | | 36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) til (3) og 79 | |
| 0 | net of eligible short positions) (negative amount) Empty Set in the EU | N/A | | | |
| U Oa | Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the | N/A | | 36 (1) (k) | |
| 0a 0b | deduction alternative of which: qualifing holdings outside the financial sector (negative amount) | N/A | • | 36 (1) (k) 36 (1) (k) (i) og 89 til 91 | |
| | | N/A | | 36 (1) (k) (i) og 89 til 91 36 (1) (k) (ii), 243 (1) (b), 244 (1) (b) og | |
| 0c | of which: securitisation positions (negative amounts) | | | 258 | |
| 0d | of which: free deliveries (negative amount) Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability | | | 36 (1) (k) (iii) og 379 (3) | |
| 1 | where the conditions in 38 (3) are met) (negative amount) | | | 36 (1) (c), 38 og 48 (1) (a) | |
| 2 | Amount exceeding the 15% threshold (negative amount) of which: direct and indirect holdings by the institution of the CETI instruments of financial sector entities where | | • | 48 (1) | |
| 3 | the institution has a significant investment in those entities | | | 36 (1) (i) og 48 (1) (b) | |
| 4 | Empty Set in the EU of which: deferred tax assets arising from temporary differences | N/A | | 36 (1) (c), 38 og 48 (1) (a) | |
| 5a | Losses for the current financial year (negative amount) | | | 36 (1) (a) | |
| 5b 6 | Foreseeable tax charges relating to CET1 items (negative amount) Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment | | : | 36 (1) (1) Sum 26a og 26b | |
| 6a | Regulatory adjustments relating to unrealised gains and losses pursuant to articles 467 and 468 | | | 5011 202 0g 205 | |
| | Of which:filter for unrealised loss 1 | | | | - |
| | Of which:filter for unrealised loss 2 Of which:filter for unrealised gain 1 | | | 468 | |
| | Of which:filter for unrealised gain 2 | | | 468 | |
| 6b | Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre-CRR | | | | |
| 7 | Qualifying ATI deductions that exceed the ATI capital of the institution (negative amount) | | | 36 (1) (j) | |
| 8 | Total regulatory adjustments to Common equity Tier 1 (CET1) Common Equity Tier 1 (CET1) capital | | (13 816) 2 925 293 | | |
| ddi | ional Tier 1 (AT1) capital: Instruments | | | | |
| 0 1 | Capital instruments and the related share premium accounts of which: classifies as equity under applicable accounting standards | | 448 315 | 51 og 52 | |
| 2 | of which: classified as liabilities under applicable accounting standards | | 448 315 | | |
| 3 | Amount of qualifying items referred to in article 484 (4) and the related share premium accounts subject to phase out from ATI | | | 486 (3) og (5) | |
| | Public sector capital injections grandfathered until 1 January2018 | N/A | | | |
| 4 | Qualifying Tier 1 capital included in consolidated ATI capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties | | | 85 og 86 | |
| 5 | of which: instruments issued by subsidiaries subject to phase out | N/A | | | |
| 6 ddl | Additional Tier 1 (AT1) capital before regulatory adjustments tonal Tier 1 (AT1) capital: regulatory adjustments | | 448 315 | | |
| 7 | Direct and indirect holdings by an institution of own AT1 Instruments (negative amount) | | - | 52 (1) (b), 56 (a) og 57 | |
| в | Holdings of the ATI instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount) | | | 56 (b) og 58 | |
| | Direct and indirect holdings of the ATI instruments of financial sector entities where the institution does not have a | | | | |
| 9 | significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount) | | • | 56 (c), 59, 60 og 79 | · |
| | Direct and indirect holdings by the institution of the ATI instruments of financial sector entities where the | | | | |
| D | institution has a significant investment in those entities (amount above the 10% threshold net of eligible short positions) (negative amount) | | • | 56 (d), 59 og 79 | |
| | Regulatory adjustments applied to additional tier 1 in respect of amounts subject to pre-CRR treatment and | | | | |
| | transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts) | | | | |
| | amounts) Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Common Equity Tier 1 | | | 460 (1) (b) en 472 (20) (c) | |
| | | | • | 469 (1) (b) og 472 (10) (a) | |
| la | capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013 | | | 1 | |
| la | | | | | |
| | capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013 Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the | N/A | · | | |
| | capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013 Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc Residual amounts deducted from Additional Ter 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013 | N/A | | | |
| | capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013 Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the | N/A N/A | | | |
| Нb | capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013 Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc Residual amounts deducted from Additional Ter 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to article 475 of Regulation (EU) No 572/2013 Of which items to be detailed line by line, e.g. Reciprocal cross holdings in Tier 2 instruments, direct holdings of non- significant investments in the capital of other financial sector entities, etc Amount to be deducted from added to Additional Ter 1 capital with regard to additional filters and deductions | | | | |
| 1b | capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013 Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc Residual amounts deducted from Additional Ter 1 Capital with regard to deduction from Ter 2 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013 Of which items to be detailed line by line, e.g. Reciprocal cross holdings in Ter 2 instruments, direct holdings of non- significant investments in the capital of other financial sector entities, etc | N/A | | | |
| Нb | capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013 Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc Residual amounts deducted from Additional Ter 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013 Of which items to be detailed line by line, e.g. Reciprocal cross holdings in Tier 2 instruments, direct holdings of non- significant investments in the capital of other financial sector entities, etc Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions required pre-Cish filter for unrealised losses Of which:possible filter for unrealised ans | N/A N/A N/A | | | |
| 41b 41c | capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013 Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013 Of which items to be detailed line by line, e.g. Reciprocal cross holdings in Tier 2 instruments, direct holdings of non- significant investments in the capital of other financial sector entities, etc Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions required pre-CRR Of which:possible filter for unrealised losses | N/A N/A N/A | | 56 (e) | |
| 41a 41b 41c 42 43 44 | capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013 Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc Residual amounts deducted from Additional Ter 1 capital with regard to deduction from Ter 2 capital during the tiransitional period pursuant to article 475 of Regulation (EU) No 575/2013 Of which items to be detailed line by line, e.g. Reciprocal cross holdings in Ter 2 instruments, direct holdings of non- significant investments in the capital of other financial sector entities, etc Amount to be deducted from added to Additional Tier 1 capital with regard to additional filters and deductions required pre- CRR Of which:possible filter for unrealised losses Of which:possible filter for unrealised gains | N/A N/A N/A | 448 315 | 56 (e) | |

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| Image: 1000 00000000000000000000000000000000 | | | | | | | |
|--|----------------|---|---------------------------------------|-------------------------------|--|--|--|
| | | | 249.661 | 62 og 63 | | | |
| Image: 100 mining 100 | | Amount of qualifying items referred to in article 484 (5) and the related share premium accounts subject to phase | 249 001 | - | | | |
| μ Joint part of the investment in stranding through gradient (adding the part of the | 1 | | | | | | |
| Image: Solution of the set of th | | | | | | | |
| NA No algorithm NA Set to git the 10 The indication interact of the indin indication interact of the indin indication interact of the in | | instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties | | 87 og 88 | | | |
| Image: 10 Control Contro Control <thcontrol< th=""> <</thcontrol<> | | | - | (2) (a) and (d) | | | |
| The U Use of the U Use of the U U <thu< th=""> U U</thu<> | | | | 62 (C) 0g (d) | | | |
| Image: 1 = 1 = 1 = 1 = 1 = 1 = 1 = 1 = 1 = 1 | Tier | | | | | | |
| 13 metapolity of the structure decision o | 52 | Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount) | | 63 (b) (i), 66 (a) og 67 | | | |
| 13 metapolity of the structure decision o | | Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have | | | | | |
| Image: Section of the section of th | 53 | reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative | | 66 (b) og 68 | | | |
| a minute set of the set of th | | | | | | | |
| 640 Of which workshops out suggests to transitional anargements | 54 | institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible | | 66 (c), 69, 70 og 79 | | | |
| Bern and Markel Analysis and Subset Su | 5.4.2 | | | | | | |
| 10 Rest and index (a blog b) provide the transmit in the origination of a blog b) and provide bioseques in the origination is a blog biol by blog b | | | | | | | |
| Import Add Support Add Support <t< td=""><td></td><td>Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector</td><td></td><td></td></t<> | | Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector | | | | | |
| ¹⁰ Terms subject to plane can be provided in Register (2016) 10: 027/02 11: class short more (2016) 10: 027/02 11: class short mor | 55 | | | 66 (d), 69 og 79 | | | |
| Internal based of the plant of an plant of the interplant of the plant of an plant of the plant of the plant of the plant of an plant of the plant o | | Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CRR treatment and transitional | | | | | |
| The state of provide pursuant suck of 2 of Regulated (1) to 17,2013 We have the set of the set of the 2 of the state of the 10 to defect to the Additional Ter 1 or and a for set of the set of th | 50 | | - | | | | |
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| Image: Section product provement subject of Regulation (0) No 17/2011 | 1 | | | | | | |
| Image: | 56b | residual amounts deducted from Her 2 capital with regard to deduction from Additional Tier 1 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013 | | | | | |
| μα main to be deduce from rule added to Tur 2 capace alter age to added to all fars and eductions required and the set of a main added to Tur 2 capace alter age to added to all fars and eductions required at the set of added to all fars and eductions and added to all fars and eductions anded added to all fars and eductions | | Of which items to be detailed line by line, e.g. reciprocal cross holdings in at1 instruments, direct holdings of non | | | | | |
| Res Call | | | | | | | |
| Image: Control on the first or number of pairs Image: Control on the first of Control on the fir | 56c | Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre CRR | | 468 | | | |
| 0 Pion House of the Control of the | | | - | | | | |
| 20 Image and equipable and the set of | | | - | 468 | | | |
| 93 Discipation: 9 402 200 94 Balk weight does site respect of anounts subject to pre-CRR reatment and transitional treatments subject to pre-CRR reatment and transitional treatment and transitional tr | 57 | | | | | | |
| [9] Note with easies the regulation of the part of the section of the sectin of the section of the section of the section of the s | | Tier 2 (T2) capital | | | | | |
| 9/19 plane curves prescribed in Regulation (UI) to 572/201 isc.(dlat anount) (terms to be detailed line of the set of t | 59 | | 3 623 270 | | | | |
| by Rey = 0 before disk asses that rey on fulling res of inkead use kabling, neiter to kabling, of orwn - 469 (1) (b) cTL ref. - 469 (1) (b) - 469 (1) (b) capacit of the functil scctor and the regulation RUN to 372/201 lessidual amounts) (terms to be detailed use visitors in the detailed of other functil scctor and the regulation of the regulation RUN to 372/201 lessidual amounts) (terms to be detailed use visitors in the detailed of other functil scctor and the regulation RUN to 372/201 lessidual amounts) (terms to be detailed use visitors in the detailed of other functil scctor and the regulation RUN to 372/201 lessidual amounts) (terms to be detailed use visitors in the detail of other functil scctor and the regulation RUN to 372/201 lessidual amounts) (terms to be detailed use visitors in the detail of other functil scctor and the regulation RUN to 372/201 lessidual amounts) (terms to be detailed use visitors in the detail of other functil scctor and the regulation RUN to 372/201 lessidual amounts) (terms to be detailed use visitors in the detail of other functil scctor and the regulation RUN to 372/201 lessidual amounts) (terms to be detailed of other functil scctor and the regulation RUN to 372/201 lessidual amounts) (terms to be detailed of other functil scctor and the regulation RUN to 372/201 lessidual amounts) (terms to be detailed use visitor and the regulation RUN to 372/201 lessidual amounts) (terms to be detailed use visitor and the regulation RUN to 372/201 lessidual amounts) (terms to be detailed use visitor and the regulation RUN to 372/201 lessidual amounts) (terms to be detailed use visitor and the regulation RUN to 372/201 lessidual amounts) (terms to be detailed use visitor and the regulation RUN to 372/201 lessidual amounts) (terms to the regulation RUN to 372/201 lessidual amounts) (terms to the regulati | 59a | | | 472 (10) (b) | | | |
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| applied of other financial score entities, etc.) applied of other financial score entities, decided on the specified on th | | | | | | | |
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