

## Description of Own Funds at 31 December 2015

Eika Boligkreditt AS





## **CAPITAL INSTRUMENTS MAIN FEATUERS TABLE AT 31 DECEMBER 2015**

| Camina   | is the second of |  |  |  |   |
|----------|--|--|--|--|---|
| Capita   | l instruments main features template (amounts in NOK millions)  Issuer   | Eika Boligkreditt AS   | Eika Boligkreditt AS                     | Eika Boligkreditt AS                     | Eika Boligkreditt AS  |
| 2        | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)   | NO0010679632   | NO0010679640                             | NO0010701220                             | NO0010729650  |
| 2        | Governing law(s) of the instrument   | Norwegian  | Norwegian                                | Norwegian                                | Norwegian   |
| Pomula   | ry treatment   | Notwegian  | Norwegian                                | Norwegian                                | Notwegian   |
| 4        | Transitional CRR Rules   | Tier 2   | Additional Tier 1                        | Additional Tier 1                        | Tier 2  |
| 5        | Post-transitional CRR rules  | Tier 2   | Additional Tier 1                        | Additional Tier 1                        | Tier 2  |
| 6        | Eligible at solo/(sub-)consolidated/ solo & (sub-)consolidated   |  | Solo                                     | Solo                                     | Solo  |
| 7        | Instrument type (types to be specified by each jurisdiction)   |  | Tier 1 perpetual capital                 | Tier 1 perpetual capital                 | Subordinated loan capital   |
| 8        | Amount recognised in regulatory capital (currency in million, as of most recent reporting date)  | 250  | 250                                      | 200                                      | 200   |
| 9        | Nominal amount of instrument   | 250  | 250                                      | 200                                      | 200   |
| 9a       | Issue price  | 100  | 100                                      | 100                                      | 100   |
| 9b       | Redemption price   | 100  | 100                                      | 100                                      | 100   |
| 10       | Accounting classification  | Liability - amortised cost   | Equity                                   | Equity                                   | Liability - amortised cost  |
| 11       | Original date if issuance  |  | 23 May 2013                              | 5 March 2014                             | 21 January 2015   |
| 12       | Perpetual or dated   | Dated  | Perpetual                                | Perpetual                                | Dated   |
| 13       | Original maturity date   | 23 May 2023  | Perpetual                                | Perpetual                                | 21 January 2025   |
| 14       | Issuer call subject to prior supervisory approval  | Yes  | Yes                                      | Yes                                      | Yes   |
|          |  |  |  |  |   |
|          |  | Ordinary call: 23 May 2018, Rogulatory                             | Ordinary call: 23 May 2018. Regulatory   | Ordinary call: 5 March 2019. Regulatory  | Ordinary call: 23 January 2020.   |
|          |  |  | call: Referring to the loan agreements   | call: Referring to the loan agreements   | Regulatory or tax related call: Referrin                                      |
| 15       | Optional call date, contingent call dates and redemption amount  |  | section 3.7.2. The exercise amount is    | section 3.7.2. The exercise amount is    | to the loan agreements section 3.7.<br>The exercise amount is 100 per cent of |
|          |  | 100 per cent of the nominal amount.                                | 100 per cent of the nominal amount.      | 100 per cent of the nominal amount.      | the nominal amount.   |
|          |  |  |  |  | the normal amount.  |
| 16       | Subsequent call dates, if applicable   | Quarterly at every interest payment                                | Quarterly at every interest payment      | Quarterly at every interest payment      | Quarterly at every interest payment   |
|          |  | date   | date                                     | date                                     | date  |
|          | ns/dividens  | let vi   | let et                                   | let                                      |   |
| 17       | Fixed or floating dividend/coupon  | Floating   | Floating                                 | Floating                                 | Floating  |
| 18<br>19 | Coupon rate and any related index Existence of a dividend stopper  | 3m NIBOR + 2.20 per cent p.a.                                      | 3m NIBOR + 4.20 per cent p.a.            | 3m NIBOR + 3.50 per cent p.a.            | 3m NIBOR + 1.88 per cent p.a.   |
| 20a      | Fully discretionary, partially discretionary or mandatory (in terms of timing)   |  | Fully discretionary                      | Fully discretionary                      | Fully discretionary   |
| 20a      | 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                                       | No  |
| 22       | Noncumulative or cumulative  | Yes  | Yes                                      | Yes                                      | Yes   |
|          |  |  | Yes, if imposed by the Financial         | Yes, if imposed by the Financial         |   |
| 23       | Convertible or non-convertible   | No   | Supervisory Authority of Norway          | Supervisory Authority of Norway          | No  |
| 24       | If convertible, conversion trigger(s)  | N/A  | N/A                                      | N/A                                      | N/A   |
| 25       | If convertible, fully or partially   |  | N/A                                      | N/A                                      | N/A   |
| 26       | If convertible, conversion rate  | N/A  | N/A                                      | N/A                                      | N/A   |
| 27       | If convertible, mandatory or optional conversion   | N/A  | Mandatory                                | Mandatory                                | N/A   |
| 28       | If convertible, specify intsrument type convertible into   |  | Additional Tier 1                        | Additional Tier 1                        | N/A   |
| 29       | If convertible, specify issuer of instrument it converts into  |  | Eika Boligkreditt AS                     | Eika Boligkreditt AS                     | N/A   |
| 30       | Write-down features  | No   | Yes                                      | Yes                                      | No  |
|          |  |  | If the capital adequcy ratio falls below | If the capital adequcy ratio falls below |   |
|          |  |  | the currently applicable minimum         | the currently applicable minimum         |   |
| 31       | If write-down, write-down trigger(s)   | N/A  | requirement, or below other defined      | requirement, or below other defined      | N/A   |
|          |  |  | minimum requirements.                    | minimum requirements.                    |   |
| 22       | Kha davis fills a sandal   | 1,1/4  | Fully an appetal                         | Fully as a sector                        | 1,1/2   |
| 32       | If write-down, fully or partial  |  | Fully or partial                         | Fully or partial                         | N/A   |
| 33       | If write-down, permanent or temporary  | N/A  | Permanent                                | Permanent                                | N/A   |
| 34       | If temporary write-down, description of write-up mechanism   | N/A  | N/A                                      | N/A                                      | N/A   |
| 35       | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)  |  | Tier 2                                   | Tier 2                                   | Senior unsecured certificates   |
| 36       | Non-compliant transitioned features  | No, change facilities according to the loan agreement, section 3.9 | No                                       | No                                       | No, change facilities according to the<br>loan agreement, section 3.9         |
| 37       | If yes, specify non-compliant features   |  | N/A                                      | N/A                                      | N/A   |
|          | In ses, specify non-compliant leatures   | IN/A   | IN/A                                     | IN/A                                     | IN/A  |



## **OWN FUNDS DISCLOSURE TABLE AT 31 DECEMBER 2015**

|               |   | (A)                       |           | (B)   | (C)  |
|---------------|---|---------------------------|-----------|---|--|
| Comm          | on Equity Tier 1 capital: instruments and reserves  | Amount at disclosure date |           | Regulation (eu)<br>no 575/2013 article<br>reference                     | Amounts subject to<br>pre-regulation (eu)<br>no 575/2013 treatment<br>or prescribed residual<br>amount of regulation |
| 1             | Capital instruments and the related share premium accounts<br>of which: Instrument type 1   | N/A                       | 3 538 111 | 26 (1), 27, 28 og 29  | (eu) no 575/2013   |
|               | of which: Instrument type 2   | N/A                       |           |   |  |
| 2             | of which: Instrument type 3<br>Retained earnings  | N/A                       | 1 003     | 26 (1) (c)  |  |
| 3             | Accumulated other comprehensive income (and other reserves)   |                           |           | 26 (1) (d) og (e)   |  |
| 3a            | Funds for general banking risk  Amount of qualifying items referred to in article 484 (3) and the related share premium accounts subject to phase   | N/A                       |           | 26 (1) (f)  |  |
| 4             | out from CETI   | N/A                       |           |   | -  |
| 5             | Public sector capital injections grandfathered until 1 January 2018<br>Minority interests (amount allowed in consolidated CET1)   | N/A                       |           | 84  |  |
| 5a            | Independently reviewed interim profits net of any foreseeable charge or dividend  |                           | -         | 26 (2)  |  |
| 6<br>Comm     | Common Equity Tier 1 (CET1) capital before regulatory adjustments on Equity Tier 1 (CET1) capital: regulatory adjustments   |                           | 3 624 887 |   |  |
| 7             | Additional value adjustments (negative amount)  |                           |           | 34 og 105   |  |
| 9             | Intangible assets (net of related tax liability) (negative amount) Empty Set in the EU  | N/A                       | (3 690)   | 36 (1) (b) og 37  |  |
| 10            | 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   | -  |
| 11            | Fair value reserves related to gains or losses on cash flow hedges  | N/A                       |           | 33 (1) (a)  |  |
| 12            | Negative amounts resulting from the calculation of expected loss amounts<br>Any increase in equity that result from securitised assets (negative amount)  | N/A<br>N/A                |           | 36 (1) (d), 40 og 159<br>32 (1)   |  |
| 14            | Gains or losses on liabilities valued at fair value resulting from changes in own credit standing   | N/A                       |           | 33 (1) (b) og (c)   |  |
| 15<br>16      | Defined-benefit pension fund assets (negative amount) Direct and indirect holdings by an institution of own CET1 instruments (negative amount)  |                           |           | 36 (1) (e) og 41<br>36 (1) (f) og 42                                    | -  |
| 17            | Holdings of the CET1 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)  |                           |           | 36 (1) (g) 0g 44  | ·  |
| 18            | Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the<br>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)<br>(a), 472 (10) og 478 (1) | -  |
|               | eligible short positions) (negative amount)   |                           |           | (a), 472 (10) 09 476 (1)  |  |
| 19            | Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where th institution has a significatn investment in those entities (amount above 10% threshold and                                  |                           |           | 36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) til<br>(3) og 79             |  |
| 20            | net of eligible short positions) (negative amount)<br>Empty Set in the EU   | N/A                       |           | (3) 09 73   |  |
| 20a           | Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the  | 14/2                      |           | 36 (1) (k)  |  |
| 20b           | deduction alternative of which: qualifing holdings outside the financial sector (negative amount)   | N/A                       |           | 36 (1) (k) (i) og 89 til 91   |  |
| 20c           | of which: securitisation positions (negative amounts)   | 14/2                      |           | 36 (1) (k) (ii), 243 (1) (b), 244 (1) (b) og                            |  |
| 20d           | of which: free deliveries (negative amount)   |                           |           | 258<br>36 (1) (k) (iii) og 379 (3)                                      |  |
| 21            | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability  |                           |           | 36 (1) (c), 38 og 48 (1) (a)  |  |
| 22            | where the conditions in 38 (3) are met) (negative amount) Amount exceeding the 15% threshold (negative amount)  |                           |           | 48 (1)  |  |
| 23            | of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where  |                           |           | 36 (1) (i) og 48 (1) (b)  |  |
| 24            | the institution has a significant investment in those entities<br>Empty Set in the EU   | N/A                       |           |   |  |
| 25            | of which: deferred tax assets arising from temporary differences  | ,                         | -         | 36 (1) (c), 38 og 48 (1) (a)  |  |
| 25a<br>25b    | Losses for the current financial year (negative amount) Foreseeable tax charges relating to CET1 items (negative amount)  |                           |           | 36 (1) (a)<br>36 (1) (l)  |  |
| 26            | Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment   |                           |           | Sum 26a og 26b  |  |
| 26a           | Regulatory adjustments relating to unrealised gains and losses pursuant to articles 467 and 468<br>Of which:filter for unrealised loss 1  |                           |           |   |  |
|               | Of which:filter for unrealised loss 2   |                           |           |   | -  |
|               | Of which:filter for unrealised gain 1<br>Of which:filter for unrealised gain 2  |                           |           | 468<br>468  | -  |
| 26b           | Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and   |                           |           |   |  |
| 27            | deductions required pre-CRR<br>Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)   |                           |           | 36 (1) (j)  |  |
| 28            | Total regulatory adjustments to Common equity Tier 1 (CET1) Common Equity Tier 1 (CET1) capital   |                           | (18 347)  |   | -  |
|               | Common Equity (IEF I (CETI) capital nal Tier 1 (AT1) capital: instruments   |                           | 3 606 540 |   |  |
| 30<br>31      | Capital instruments and the related share premium accounts  |                           | 448 775   | 51 og 52  |  |
| 32            | of which: classifies as equity under applicable accounting standards<br>of which: classified as liabilities under applicable accounting standards   |                           | 448 775   |   |  |
| 33            | 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                       |           |   |  |
| 34            | Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5)<br>issued by subsidiaries and held by third parties   |                           |           | 85 og 86  |  |
| 35            | of which: instruments issued by subsidiaries subject to phase out   | N/A                       |           |   |  |
| 36<br>Additio | Additional Tier 1 (AT1) capital before regulatory adjustments nal Tier 1 (AT1) capital: regulatory adjustments  |                           | 448 775   |   |  |
| 37            | Direct and indirect holdings by an institution of own ATI Instruments (negative amount)   |                           |           | 52 (1) (b), 56 (a) og 57  | •  |
| 38            | Holdings of the ATI instruments of financial sector entities where those entities have reciprocal cross holdings with<br>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  |                           |           |   |  |
| 39            | significant investment in those entities (amount above the 10% threshold and net of eligible short positions)<br>(negative amount)  |                           |           | 56 (c), 59, 60 og 79  | -  |
|               | Direct and indirect holdings by the institution of the AT1 instruments of financial sector entities where the   |                           |           |   |  |
| 40            | institution has a significant investment in those entities (amount above the 10% threshold net of eligible short<br>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  |                           |           |   |  |
| 41            | transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual<br>amounts)  |                           |           |   |  |
| 41a           | Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Common Equity Tier 1   |                           |           | 469 (1) (b) og 472 (10) (a)   |  |
| 714           | capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013   |                           |           | 105 (1) (b) 0g 172 (10) (a)   |  |
|               | Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to<br>expected losses etc  |                           | -         |   |  |
| 41b           | Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the<br>transitional period pursuant to article 475 of Regulation (EU) No 575/2013                                    | N/A                       |           |   |  |
|               | 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  | N/A                       |           |   |  |
| 41c           | Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions required pre- CRR   | N/A                       |           |   |  |
|               | Of which:possible filter for unrealised losses<br>Of which:possible filter for unrealised gains   | N/A<br>N/A                |           |   |  |
|               | Of which:   | N/A<br>N/A                |           |   |  |
| 42<br>43      | Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)<br>Total regulatory adjustments to Additional Tier 1 (AT1) capital   |                           |           | 56 (e)  |  |
| 44            | Additional Tier 1 (AT1) capital   |                           | 448 775   |   |  |
| 45            | Tier 1 capital (TI = CET1 + AT1)  |                           | 4 055 315 |   |  |



| Tier 2 (1  | T2) capital: instruments and provisions  | 449 518  | 62 og 62  |
|--|--|--|---|
| 40   | Capital instruments and the related share premium accounts  Amount of qualifying items referred to in article 484 (5) and the related share premium accounts subject to phase  | 449 316  | 62 og 63  |
| 47   | out from T2  | -  | 486 (4) og (5)  |
|  | Public sector capital injections grandfathered until 1 January 2018  | N/A  |   |
| 48   | Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties  |  | 87 og 88  |
| 49   | of which: instruments issued by subsidiaries subject to phase out  |  |   |
| 50   | Credit risk adjustments  | N/A  | 62 (c) og (d)   |
| 51   | Tier 2 (T2) capital before regulatory adjustments  | 449 518  |   |
| Tier 2 (   | T2) capital: regulatory adjustments  |  |   |
| 52   | Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)  |  | 63 (b) (i), 66 (a) og 67  |
|  | Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have   |  |   |
| 53   | reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative   |  | 66 (b) og 68  |
|  | amount)  |  |   |
| 54   | Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible  |  | 66 (c), 69, 70 og 79  |
|  | short positions) (negative amount)   |  |   |
| 54a  | Of which new holdings not subject to transitional arrangements   |  |   |
| 54b  | Of which holdings existing before 1 January 2013 and subject to transitional arrangements  Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector  | -  |   |
| 55   | entities where the institution has a significant investment in those entities (net of eligible short positions) (negative  |  | 66 (d), 69 og 79  |
|  | amount)  |  |   |
| 56   | Regulatory adjustments applied to tier 2 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) Residual amounts deducted from Tier 2capital with regard to deduction from Common Equity Tier 1 capital during  |  |   |
| 56a  | the transitional period pursuant to article 472 of Regulation (EU) No 575/2013   |  | 469 (1) (b) og 472 (10) (a)   |
|  | Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to  |  |   |
|  | expected losses etc  | ·  |   |
| 56b  | Residual amounts deducted from Tier 2 capital with regard to deduction from Additional Tier 1 capital during the<br>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 at 1 instruments, direct holdings of non   |  |   |
|  | significant investments in the capital of other financial sector entities, etc   | -  |   |
| 56c  | Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre  |  | 468   |
| -  | CRR Of which:possible filter for unrealised losses   |  |   |
|  | Of which:possible filter for unrealised losses Of which:possible filter for unrealised gains   |  | 468   |
|  | Of which:  |  |   |
| 57   | Total regulatory adjustments to Tier 2 (T2) capital  | -  |   |
| 58   | Tier 2 (T2) capital  | 449 518  |   |
| 59   | Total capital (TC = T1 + T2)  Risk weighted assets in respect of amounts subject to pre-CRR treatment and transitional treatments subject to   | 4 504 832  |   |
| 59a  | phase out as prescribed in Regulation (EU) No 575/2013(i.e. CRR residual amounts)  |  | 472 (10) (b)  |
|  | Of which:items not deducted from CETI (Regulation (EU) No 575/2013residual amounts) (items to be detailed line   |  |   |
|  | by line, e.g. Deferred tax assets that rely on future profitability net of related tax liablity, indirect holdings of own CETI . etc)  | -  | 469 (1) (b)   |
|  | Of which:items not deducted from AT1 items (Regulation (EU) No 575/2013residual amounts) (items to be detailed   |  |   |
|  | line by line, e.g. Reciprocal cross holdings in T2 instruments, direct holdings of non-significant investments in the  |  |   |
|  |  |  |   |
|  | capital of other financial sector entities, etc)   | •  |   |
|  | capital of other financial sector entities, etc)  Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line,  |  |   |
|  | capital of other financial sector entities, etc) Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other  |  |   |
|  | capital of other financial sector entities, etc)  Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line,  |  |   |
| 60   | capital of other financial sector entities, etc) Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc) Total risk weighted assets  | 27 509 998   |   |
|  | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc) Total risk weighted assets ratios and buffers   |  |   |
| 61   | capital of other financial sector entities, etc)  Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc) Total risk weighted assets  Common Equity Tier 1 (as a percentage of risk exposure amount)  | 13.1 %   | 92 (2) (a)<br>92 (2) (b)  |
| 61<br>62   | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc) Total risk weighted assets ratios and buffers   | 13.1 %<br>14.7 %   | 92 (2) (a)<br>92 (2) (b)<br>92 (2) (c)  |
| 61<br>62<br>63   | capital of other financial sector entities, etc) Items not deducted from T2 Items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc) Total risk weighted assets ratios and buffers Common Equity Tier 1 (as a percentage of risk exposure amount) Tier 1 (as a percentage of risk exposure amount) Total capital (as a percentage of risk exposure amount) Institution specific buffer requirement (CET1 requirement im accordance with article 92 (1) (a) plus capital  | 13.1 %<br>14.7 %<br>16.4 %   | 92 (2) (b)<br>92 (2) (c)  |
| 61<br>62   | capital of other financial sector entities, etc)  Items not deducted from T2 items (Regulatin (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  ratios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital as a percentage of risk exposure amount)  Institution specific buffer requirement (CET) requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important  | 13.1 %<br>14.7 %<br>16.4 %   | 92 (2) (b)  |
| 61<br>62<br>63   | capital of other financial sector entities, etc)  Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assess  Common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, but systems ir sike buffer, plus the systemically important institution buffer (C-51 or O-51 buffer), expressed as a percentage of risk exposure amount)  | 13.1 %<br>14.7 %<br>16.4 %   | 92 (2) (b)<br>92 (2) (c)  |
| 61<br>62<br>63<br>64<br>65<br>66   | capital of other financial sector entities, etc)  Items not deducted from T2 Items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  Total risk weighted assets  Common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital as a percentage of risk exposure amount)  Institution specific buffer requirement (ECT) requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclach buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (CSI or O-SII buffer), expressed as a percentage of risk exposure amount)  of which: capital conservation buffer requirement   | 13.1 %<br>14.7 %<br>16.4 %<br>5.5 %<br>2.5 %<br>0.0 %                                    | 92 (2) (b)<br>92 (2) (c)<br>CRD 128, 129, 130, 131 og 133   |
| 61<br>62<br>63<br>64   | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  atto sand buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Ter 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercycleal buffer requirements, plus systems risk buffer, plus the systemically important institution buffer (CS10 or OS10 buffer), expressed as a percentage of risk exposure amount)  | 13.1 %<br>14.7 %<br>16.4 %<br>5.5 %<br>2.5 %<br>0.0 %                                    | 92 (2) (b)<br>92 (2) (c)  |
| 61<br>62<br>63<br>64<br>65<br>66   | capital of other financial sector entities, etc)  Items not deducted from T2 Items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  Total risk weighted assets  Common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital as a percentage of risk exposure amount)  Institution specific buffer requirement (ECT) requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclach buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (CSI or O-SII buffer), expressed as a percentage of risk exposure amount)  of which: capital conservation buffer requirement   | 13.1 %<br>14.7 %<br>16.4 %<br>5.5 %<br>2.5 %<br>0.0 %                                    | 92 (2) (b)<br>92 (2) (c)<br>CRD 128, 129, 130, 131 og 133   |
| 61<br>62<br>63<br>64<br>65<br>66<br>67   | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities  10 Total risk weighted assets  2 Total risk weighted assets  3 Total risk weighted assets  3 Total risk weighted assets  4 Total risk weighted assets  4 Total risk weighted assets  4 Total risk weighted assets  5 Total risk weighted assets  6 Total risk weighted assets  7 Total risk weigh | 13.1%<br>14.7%<br>16.4%<br>5.5%<br>0.0%<br>3.0%  | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131   |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67a<br>68  | capital of other financial sector entities, etc)  Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  Common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital as a percentage of risk exposure amount)  Institution specific buffer requirement (ECTI requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (C-SI or O-SI buffer), expressed as a percentage of risk exposure amount)  of which: capital conservation buffer requirement of which: ostercyclical buffer requirement of which: systemic risk buffer requirement  | 13.1%<br>14.7%<br>16.4%<br>5.5%<br>0.0%<br>3.0%  | 92 (2) (b)<br>92 (2) (c)<br>CRD 128, 129, 130, 131 og 133   |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67a<br>68<br>69<br>70  | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  **atols and buffers  Common Equity Ter 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (C-S10 ro-S10 buffer), expressed as a percentage of risk exposure amount)  of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: to buffer systemically important Institution (G-S10 or Other Systemically Important Institution (O-S10 buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation   | 13.1%<br>14.7%<br>16.4%<br>5.5%<br>2.5%<br>0.0%<br>3.0%<br>0.0%                          | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131   |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67a<br>68<br>69<br>70  | capital of other financial sector entities, etc) Items not deducted from T2 Items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc) Total risk weighted assets  "atios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount) Tier 1 (as a percentage of risk exposure amount) Total capital as a percentage of risk exposure amount) Institution specific buffer requirement (CET) requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (CSI or O-SII buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: Systemic risk buffer requirement of which: Systemic risk buffer requirement of which: Clobal Systemically important institution (G-SII) or Other Systemically important Institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) Non relevant in EU regulation  | 13.1 % 14.7 % 16.4 % 5.5 % 0.0 % 3.0 % 0.0 % 12.9 %                                      | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131   |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67a<br>68<br>69<br>70<br>71  | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  **atols and buffers  Common Equity Ter 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (C-S10 ro-S10 buffer), expressed as a percentage of risk exposure amount)  of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: to buffer systemically important Institution (G-S10 or Other Systemically Important Institution (O-S10 buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation   | 13.1%<br>14.7%<br>16.4%<br>5.5%<br>2.5%<br>0.0%<br>3.0%<br>0.0%                          | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131   |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67a<br>68<br>69<br>70<br>71<br>Amoun<br>(before  | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  ratios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (ECTI requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer; plus the systemically important institution buffer (CS-II or OS-II buffer), expressed as a percentage of risk exposure amount)  of which: countercyclical buffer requirement  of which: Colotal conservation buffer requirement  of which: Cibal Systemically important institution (GSII) or Other Systemically important institution (OSII) buffer  Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Non relevant in EU regulation  Non relevant in EU regulation  Total vegical conditions are deduction  risk weighting)   | 13.1%<br>14.7%<br>16.4%<br>5.5%<br>2.5%<br>0.0%<br>3.0%<br>0.0%                          | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60,  |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67a<br>68<br>69<br>70<br>71  | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  zatios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Ther 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET) requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (C-51 to C-51 buffer), expressed as a percentage of risk exposure amount)  of which: countercyclical buffer requirement of which: systemic loss huffer requirement of which: systemic risk buffer requirement of which: systemic risk buffer requirement of which: using the systemically important institution (C-51) or Other Systemically important institution (O-51) buffer  Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation Non relevant in EU regulation Non relevant in EU regulation  Tell weighting  Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entitles (amount below 10% threshold and net of eligible short positions)   | 13.1%<br>14.7%<br>16.4%<br>5.5%<br>2.5%<br>0.0%<br>3.0%<br>0.0%                          | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131 CRD 128   |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67a<br>68<br>69<br>70<br>71<br>Amoun<br>(before  | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities  Total risk weighted assets  ratios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (ECTI requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (CSI of or OSI buffer), expressed as a percentage of risk exposure amount)  of which: capital conservation buffer requirement  of which: Countercyclical buffer requirement  of which: Clobal Systemically important institution (GSII) or Other Systemically important institution of which is the UT of the capital or of the cap | 13.1% 14.7% 16.4% 5.5% 0.0% 3.0% 0.0% N/A N/A N/A  | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (b), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70   |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67a<br>68<br>69<br>70<br>71<br>Amoun<br>(before  | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  zatios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Ther 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET) requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (C-51 to C-51 buffer), expressed as a percentage of risk exposure amount)  of which: countercyclical buffer requirement of which: systemic loss huffer requirement of which: systemic risk buffer requirement of which: systemic risk buffer requirement of which: using the systemically important institution (C-51) or Other Systemically important institution (O-51) buffer  Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation Non relevant in EU regulation Non relevant in EU regulation  Tell weighting  Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entitles (amount below 10% threshold and net of eligible short positions)   | 13.1% 14.7% 16.4% 5.5% 0.0% 3.0% 0.0% N/A N/A N/A  | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60,  |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67a<br>68<br>69<br>70<br>71<br>Amoun<br>(before  | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  zatios and buffers  Common Equity Ter 1 (as a percentage of risk exposure amount)  Ter 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (ET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (C-510 rO-510 buffer), expressed as a percentage of risk exposure amount)  of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: systemic risk buffer requirement of which: systemic risk buffer requirement of which: unit to buffer of the requirement of which: unit to buffer of the requirement of which: buffer to buffer of the requirement of which: the total systemically important institution (O-510 buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) Non relevant in EU regulation Non relevant in EU regulation Non relevant in EU regulation  Total results of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)   | 13.1% 14.7% 16.4% 5.5% 0.0% 3.0% 0.0% N/A N/A N/A  | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (b), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70   |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67a<br>68<br>69<br>70<br>71<br>Amoun<br>(before  | capital of other financial sector entities, etc)  tems not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities  (Total risk weighted assets  zution and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (ET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (CS1 or O-S1 buffer), expressed as a percentage of risk exposure amount)  of which: capital conservation buffer requirement  of which: countercyclical buffer requirement  of which: Systemic risk buffer requirement  of which: Systemic risk buffer requirement  of which: Libbal Systemically important institution (C-SII) or Other Systemically important institution (O-SII) buffer  Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Stellow the thresholds for deduction  risk weighted)  Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Empty set in the EU  Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability   | 13.1% 14.7% 16.4% 5.5% 0.0% 3.0% 0.0% 12.9% N/A N/A                                      | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (b), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (0, 45 og 48  |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67<br>68<br>69<br>70<br>71<br>Amoun<br>(before<br>72<br>73   | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  attitudes to the capital of other financial sector entities  Common Equity Ter 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirement of which: countercyclical buffer requirement  of which: countercyclical buffer requirement  of which: countercyclical buffer requirement  of which: Cobal Systemically important institution (G-SI) or Other Systemically important institution (O-SI) buffer  Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Non relevant in EU regulation  Non relevant in EU regulation  Power and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Divect and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Divect and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant fivestment in those entities (amount below 10% threshold and net of elig | 13.1% 14.7% 16.4% 5.5% 0.0% 3.0% 0.0% 12.9% N/A N/A                                      | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (b), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70   |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67a<br>68<br>69<br>70<br>71<br>Amoun<br>(before<br>72<br>73<br>74<br>75  | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013residual amounts) (items to be detailed line by line, e.g. indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  zatios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET) requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (CS-SI or OS-SI buffer), expressed as a percentage of risk exposure amount)  of which: countercyclical buffer requirement of which: systemic losservation buffer requirement of which: systemic risk buffer requirement of which: systemic lisk buffer requirement of whic | 13.1% 14.7% 16.4% 5.5% 0.0% 3.0% 0.0% 12.9% N/A N/A                                      | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48   |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67a<br>68<br>69<br>70<br>71<br>Amoun<br>(before<br>72<br>73<br>74<br>75<br>Applica<br>76   | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013residual amounts) (items to be detailed line by line, e.g. indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  zatios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Ter 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (C-Sill or O-Sill buffer) expersesed as a percentage of risk exposure amount)  of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: systemic risk buffer requirement of which: systemic lib buffer requirement of which: undercyclical buffer requirement of which: undercyclical buffer requirement of which: systemic lib buffer requirement of which: significant investment lib buffer requirement of which: systemic lib buff | 13.1 % 14.7 % 16.4 % 5.5 % 0.0 % 0.0 % 0.0 % 12.9 % N/A N/A N/A N/A                      | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48   |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67a<br>68<br>69<br>70<br>71<br>Amoun<br>(before<br>72<br>73<br>74<br>75  | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  ratios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET) requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (CSI of or OSI buffer), expressed as a percentage of risk exposure amount)  of which: capital conservation buffer requirement  of which: Countercyclical buffer requirement  of which: Clobal Systemically important institution (GSII) or Other Systemically important institution buffer  of which: It is the superior of the capital of financial sector entities where the institution does not have a  significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Divect and indirect holdings of the capital of financial sector entities where the institution does not have a  significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Empty set in the EU  Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in article 38 (3) are met)  Ceder risk adjustments in Cuded in T2 under standardised approach (prior to the application of the Cap)  Cap on inclusion of credit risk adjustments in T2 under standardised approach   | 13.1% 14.7% 16.4% 5.5% 0.0% 3.0% 0.0% 12.9% N/A N/A                                      | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48   |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67a<br>68<br>69<br>70<br>71<br>Amoun<br>(before<br>72<br>73<br>74<br>75<br>Applica<br>76   | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  zatios and buffer.  Common Equity Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercycleal buffer requirements, plus systems risk buffer, plus the systemically important institution buffer (C-S10 ro-S10 buffer), expressed as a percentage of risk exposure amount)  of which: countercycleal buffer requirement of which: Countercycleal buffer requirement of which: Global Systemically important institution (G-S1) or Other Systemically important institution (O-S1) buffer  Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings of the capital of financial sector entities where the institution of eligible short positions)  Direct and indirect holdings of the capital of financial sector entities where the institution does not have a si | 13.1 % 14.7 % 16.4 % 5.5 % 0.0 % 0.0 % 0.0 % 12.9 % N/A N/A N/A N/A                      | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48   |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67<br>68<br>69<br>70<br>71<br>Amoun<br>(before<br>72<br>73<br>74<br>75<br>Applica<br>76<br>77  | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  ratios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET) requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (CSI of or OSI buffer), expressed as a percentage of risk exposure amount)  of which: capital conservation buffer requirement  of which: Countercyclical buffer requirement  of which: Clobal Systemically important institution (GSII) or Other Systemically important institution buffer  of which: It is the superior of the capital of financial sector entities where the institution does not have a  significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Divect and indirect holdings of the capital of financial sector entities where the institution does not have a  significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Empty set in the EU  Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in article 38 (3) are met)  Ceder risk adjustments in Cuded in T2 under standardised approach (prior to the application of the Cap)  Cap on inclusion of credit risk adjustments in T2 under standardised approach   | 13.1 % 14.7 % 16.4 % 5.5 % 0.0 % 0.0 % 0.0 % 12.9 % N/A N/A N/A N/A                      | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48   |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67a<br>68<br>69<br>70<br>71<br>Amoun<br>(before<br>72<br>73<br>74<br>75<br>Applica<br>77<br>78<br>79   | capital of other financial sector entities, etc)  kems not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities  Total risk weighted assets  ratios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (ECTI requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (CSI or O-SI) Buffer), expressed as a percentage of risk exposure amount)  of which: capital conservation buffer requirement  of which: Countercyclical buffer requirement  of which: Countercyclical buffer requirement  of which: Clobal Systemically important institution (G-SII) or Other Systemically important institution (O-SII) buffer  Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Non relevant in EU regulation  Non relevant in EU regulation  Town relevant in EU regulation  Town relevant in EU regulation  Direct and indirect holdings by the institution of the CETI instruments of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings by the institution of the CETI instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% | 13.1% 14.7% 16.4% 5.5% 2.5% 0.0% 3.0% 0.0% 12.9% N/A N/A N/A N/A                         | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48   |
| 61 62 63 64 65 66 67 67a 68 69 70 71 Amoun (before 72 73 74 75 Applica 76 77 78 79 Capital (only ag 10 10 10 10 10 10 10 10 10 10 10 10 10   | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013residual amounts) (items to be detailed line by line, e.g., Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  ratios and buffers  Common Equity Ter 1 (as a percentage of risk exposure amount)  Ter 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercycleal buffer requirement in accordance with article 92 (1) (a) plus capital conservation and countercycleal buffer requirement of which: countercycleal buffer requirement  of which: countercycleal buffer requirement  of which: countercycleal buffer requirement  of which: Cobal Systemically important institution (G-SI) or Other Systemically important institution (O-SI) buffer  Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Porce and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Divect and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold, net of related tax liability where the conditions in article 36 (3) are met)  Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liabilit | 13.1% 14.7% 16.4% 5.5% 2.5% 0.0% 3.0% 0.0% 12.9% N/A N/A N/A N/A  N/A  N/A  1.5% 165.060 | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (u), 45 og 48  36 (1) (c), 38 og 48  62  62  62  62   |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67a<br>68<br>69<br>70<br>71<br>Amoun<br>(before<br>72<br>73<br>74<br>75<br>Applica<br>76<br>77<br>78<br>79<br>79<br>70<br>71<br>70<br>71<br>72<br>73 | capital of other financial sector entities, etc)  kems not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities  Total risk weighted assets  zation and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (ET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer requirement of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: countercyclical buffer requirement of which: Systemic risk buffer requirement of which: Osbal Systemically important institution (G-SII) or Other Systemically important institution (O-SII) buffer  Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Non relevant in EU regulation  Non relevant in EU regulation  Total results of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings by the institution of the CETI instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold, n | 13.1% 14.7% 16.4% 5.5% 2.5% 0.0% 3.0% 0.0% 12.9% N/A N/A N/A N/A                         | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48  62  62  62  62  64  64  64  65  68  68  68  68  68  68  68  68  68  |
| 61 62 63 64 65 66 67 67a 68 69 70 71 Amoun (before 72 73 74 75 Applica 76 77 78 79 Capital (only ag 10 10 10 10 10 10 10 10 10 10 10 10 10   | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013residual amounts) (items to be detailed line by line, e.g., Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  ratios and buffers  Common Equity Ter 1 (as a percentage of risk exposure amount)  Ter 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercycleal buffer requirement in accordance with article 92 (1) (a) plus capital conservation and countercycleal buffer requirement of which: countercycleal buffer requirement  of which: countercycleal buffer requirement  of which: countercycleal buffer requirement  of which: Cobal Systemically important institution (G-SI) or Other Systemically important institution (O-SI) buffer  Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Porce and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Divect and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold, net of related tax liability where the conditions in article 36 (3) are met)  Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liabilit | 13.1% 14.7% 16.4% 5.5% 2.5% 0.0% 3.0% 0.0% 12.9% N/A N/A N/A N/A  N/A  N/A  1.5% 165.060 | 92 (2) (b) 92 (2) (c) P32 (2) (c) P33 (1) (h), 45, 45, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (d), 45 og 48  36 (1) (c), 38 og 48  62  62  62  62  64  64  64  65  66  67  68  68  68  69  69  69  69  69  69  69 |
| 61 62 63 64 65 66 67 67a 68 69 70 71 64 67 72 73 74 75 Applica 76 77 78 79 Capital (only ag 80 81 81   | capital of other financial sector entities, etc)  kems not deducted from T2 kems (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., Indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc)  Total risk weighted assets  ratios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as conservation buffer requirement provided of which: cystefic buffer and provided as a percentage of risk exposure amount)  Total capital (C-Sil or O-Sil buffer) (expressed as a percentage of risk exposure amount)  Total capital (C-Sil or O-Sil buffer) (expressed as a percentage of risk exposure amount)  Total capital (C-Sil or O-Sil buffer) (expressed as a percentage of risk exposure amount)  Total capital (C-Sil or O-Sil buffer) (expressed as a percentage of risk exposure amount)  Total capital (C-Sil or O-Sil buffer) (expressed as a percentage of risk exposure amount)  Total capital (C-Sil or O-Sil buffer) (expressed as a percentage of risk exposure amount)  Total capital (C-Sil or O-Sil buffer) (expressed as a percentage of risk exposure amount)  Total capital (C-Sil or O-Sil buffer) (expressed as a percentage of risk exposure amount)  Total capital (C-Sil or O-Sil buffer) (expres | 13.1% 14.7% 16.4% 5.5% 2.5% 0.0% 3.0% 0.0% 12.9% N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N  | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48  62  62  62  62  64  64  64  65  68  68  68  68  68  68  68  68  68  |
| 61<br>62<br>63<br>64<br>65<br>66<br>67<br>67<br>68<br>69<br>70<br>71<br>Amoun<br>(before<br>72<br>73<br>74<br>75<br>Applica<br>76<br>77<br>78<br>79<br>Capital<br>(only ap                     | capital of other financial sector entities, etc) teem not deducted from T2 teams (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g., indirect holdings of own t2 instruments, indirect holdings of non significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities to the capital sector entities.  Total risk weighted assets  zution and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Of which: capital conservation buffer requirement of which: capital conservation buffer requirement  of which: systemic risk  | 13.1% 14.7% 16.4% 5.5% 0.0% 0.0% 3.0% 0.0% 12.9% N/A N/A N/A N/A  N/A  N/A  N/A  N/A  N  | 92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48  62  62  62  64  64  65  66  67  68  68  68  69  68  69  69  69  69  69  |