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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	
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	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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13 metapolity of the structure decision o		Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have					
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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			
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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					
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