

## Description of Own Funds at 31 March 2018

Eika Boligkreditt AS



## CAPITAL INSTRUMENTS MAIN FEATUERS TABLE AT 31 MARCH 2018



	al Instruments main features template (amounts in NOK millions)								
1	Issuer	Eika Boligkreditt AS	Eika Boligkreditt AS	Eika Boligkreditt AS	Eika Boligkreditt AS	Eika Boligkreditt AS	Eika Boligkreditt AS	Eika Boligkreditt AS	Eika Boligkreditt AS
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NO0010679640	NO0010701220	NO0010767525	NO0010814924	NO0010679632	NO0010729650	NO0010759475	NO0010814916
	Governing law(s) of the instrument	Norwegian	Norwegian	Norwegian	Norwegian	Norwegian	Norwegian	Norwegian	Norwegian
legu	ary treatment								
	Transitional CRR Rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2
5	Post-transitional CRR rules	Additional Tier 1	Additional Tier 1	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2	Tier 2	Tier 2
;	Eligible at solo/(sub-)consolidated/ solo & (sub-)consolidated	Solo	Solo	Solo	Solo	Solo	Solo	Solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Tier 1 perpetual capital	Tier 1 perpetual capital	Tier 1 perpetual capital	Tier 1 perpetual capital	Subordinated loan capital	Subordinated loan capital	Subordinated loan capital	Subordinated loan capital
3	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	250	200	100	200	250	200	150	325
)	No minal amount of instrument	250	200	100	200	250	200	150	325
la	Issue price	100	100	100	100	100	100	100	100
b	Redemption price	100	100	100	100	100	100	100	100
0	Accounting classification	Equity	Equity	Equity	Equity	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
1	Original date if issuance	23 May 2013	5 March 2014	16 June 2017	2 February 2018	23 May 2013	21 January 2015	17 March 2016	2 February 2018
2	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Dated	Dated	Dated	Dated
3	Original maturity date	Perpetual	Perpetual	Perpetual	Perpetual	23 May 2023	21 January 2025	17 March 2026	2 February 2028
4	Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
		Ordinary call: 23 May 2018 Regulatory	Ordinary call: 5 March 2019 Regulatory	Ordinary call: 16 June 2022. Regulatory	Ordinary call: 2 February 2023.	Ordinary call: 23 May 2018. Regulatory	Ordinary call: 23 January 2020.	Ordinary call: 17 March 2021.	Ordinary call: 2 February 2023.
		call: Referring to the loan agreements	call: Referring to the loan agreements	call: Referring to the loan agreements	Regulatory call: Referring to the loan	call: Referring to the loan agreements		Regulatory or tax related call: Referring	
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	section 4.6.3. The exercise amount is	agreements section 4.6.3. The exercise amount is 100 per cent of the nominal	section 3.7.2. The exercise amount is	to the loan agreements section 3.7. The exercise amount is 100 per cent of	to the loan agreements section 3.7. The exercise amount is 100 per cent of	to the loan agreements section 3.7.
		100 per cent of the nominal amount.	100 per cent of the nominal amount.	100 per cent of the nominal amount.	amount.	100 per cent of the nominal amount.	the nominal amount.	the nominal amount.	the nominal amount.
					and and		the normal amount.	the normal amount.	The Horisian arroance.
16	Cubanana and datas if and include	Quarterly at every interest payment	Quarterly at every interest payment	Quarterly at every interest payment	Quarterly at every interest payment	Quarterly at every interest payment	Quarterly at every interest payment	Quarterly at every interest payment	Quarterly at every interest payment
	Subsequent call dates, if applicable	date	date	date	date	date	date	date	date
Coup	ons/dividens								
17	Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating	Floating	Floating	Floating	Floating
18	Coupon rate and any related index	3m NIBOR + 4.20 per cent p.a.	3m NIBOR + 3.50 per cent p.a.	3m NIBOR + 3.25 per cent p.a.	3m NIBOR + 3.15 per cent p.a.	3m NIBOR + 2.20 per cent p.a.	3m NIBOR + 1.88 per cent p.a.	3m NIBOR + 3.40 per cent p.a.	3m NIBOR + 1.40 per cent p.a.
19	Existence of a dividend stopper	No	No	No .	No .	No .	No .	No .	No .
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
200	Fully discretionary, partially discretionary or mandatory (in terms of amount)  Existence of step up or other incentive to redeem	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary	Fully discretionary
21	Noncumulative or cumulative	NO NO	INU	NU					
	Noncamulative of camulative		Ves	Vac	Vac	Voc	Ver	Vac	Ves
		Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
23	Convertible or non-convertible	Yes Yes, if imposed by the Financial Supervisory Authority of Norway	Yes, if imposed by the Financial	Yes Yes, if imposed by the Financial Supervisory Authority of Norway	Yes Yes, if imposed by the Financial Supervisory Authority of Norway	Yes No	Yes No	Yes No	Yes No
23		Yes, if imposed by the Financial Supervisory Authority of Norway	Yes Yes, if imposed by the Financial Supervisory Authority of Norway	Supervisory Authority of Norway	Supervisory Authority of Norway	No	Yes No	Yes No	Yes No
24	If convertible, conversion trigger(s)					No N/A	Yes No N/A N/A	No No N/A N/A	Yes No N/A N/A
24 25 26	If convertible, conversion trigger(s) If convertible, fully or partially			Supervisory Authority of Norway N/A	Supervisory Authority of Norway N/A	No	Yes No N/A N/A	. 4	Yes No N/A N/A N/A
24 25 26 27	If convertible, conversion trigger(s)			Supervisory Authority of Norway N/A N/A	Supervisory Authority of Norway N/A N/A	No N/A N/A	1477	N/A	NO N/A N/A N/A N/A N/A
24 25 26 27	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Supervisory Authority of Norway N/A N/A N/A	Supervisory Authority of Norway N/A N/A N/A	Supervisory Authority of Norway N/A N/A N/A	Supervisory Authority of Norway N/A N/A N/A	No N/A N/A N/A	N/A	N/A N/A	1.4/1.
24 25 26 27 28	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Supervisory Authority of Norway N/A N/A N/A Mandatory	Supervisory Authority of Norway N/A N/A N/A Mandatory	Supervisory Authority of Norway N/A N/A N/A Mandatory	Supervisory Authority of Norway N/A N/A N/A Mandatory	No N/A N/A N/A N/A	N/A	N/A N/A N/A	1.4/1.
13 14 15 16 17 18	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify intsrument type convertible into	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1	No N/A N/A N/A N/A N/A N/A	N/A	N/A N/A N/A N/A	
23 24 25 26 27 28 29	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issure of instrument it convertis into	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Elka Boligkreditt AS Yes	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Elika Boligkreditt AS Yes	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes	No N/A N/A N/A N/A N/A N/A	N/A	N/A N/A N/A N/A	
23 24 25 26 27 28 29 30	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issure of instrument it convertis into	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes If the capital adequcy ratio falls below	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes If the capital adequcy ratio falls below	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Elka Boligkreditt AS Yes If the capital adequcy ratio falls below	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Elika Boligkreditt AS Yes If the capital adequcy ratio falls below	No N/A N/A N/A N/A N/A N/A	N/A	N/A N/A N/A N/A	1.97.
23 24 25 26 27 28 29 30	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issure of instrument it convertis into	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Elika Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Bo ligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum	No N/A N/A N/A N/A N/A N/A	N/A	N/A N/A N/A N/A	1.97.
23 24 25 26 27 28 29 30	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, pecify instrument type convertible into If convertible, specify issuer of instrument it convertis into Write-down features	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Elka Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Ter 1 Elka Boligkreditt AS Yes  If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Ter 1 Eika Boligkreditt AS Yes  If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined	No N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/O	N/A N/A N/A N/A No
23 24 25 26 27 28 29 30	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, pecify instrument type convertible into If convertible, specify issuer of instrument it convertis into Write-down features	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Elika Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Bo ligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum	No N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/O	N/A N/A N/A N/A No
223 224 225 226 227 228 229 880	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, pecify instrument type convertible into If convertible, specify issuer of instrument it convertis into Write-down features	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Elka Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Ter 1 Elka Boligkreditt AS Yes  If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Ter 1 Eika Boligkreditt AS Yes  If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined	No N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/O	N/A N/A N/A N/A No
23 24 25 26 27 28 29 30	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it convertis into Write-down features  If write-down, write-down trigger(s)	Supervisory Authority of Norway N/A N/A N/A N/A Mandatory Additional Tier 1 Elka Bollgkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirement, or below other defined minimum requirements.	Supervisory Authority of Norway N/A N/A N/A N/A Mandatory Additional Tier 1 Elka Bollgkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirement, or below other defined minimum requirements.	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements.	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Ter 1 Elka Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements.	No N/A N/A N/A N/A N/A N/A	N/A N/A N/A N/A NO	N/A N/A N/A N/A N/A NO	N/A N/A N/A N/A No
24 25 26 27 28 29 80 31	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features  If write-down, write-down trigger(s)  If write-down, fully or partial	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements. Fully or partial	Supervisory Authority of Norway N/A N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements.	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements. Fully or partial	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Elika Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements. Fully or partial	No N/A	N/A N/A N/A N/A N/A	N/A N/A N/A N/A N/A N/A	N/A N/A N/A NO N/A
23 24 25 26 27 28 29 80 33 34	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features  If write-down, write-down trigger(s)  If write-down, fully or partial If write-down, permanent or temporary	Supenvisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes  If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements.  Fully or partial Permanent N/A	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Elika Bollgkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements. Fully or partial Permanent N/A	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements. Fully or partial Permanent N/A	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boilgkreditt AS Yes  If the capital adequey ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements.  Fully or partial Permanent N/A	No N/A N/A N/A N/A N/A N/A N/A N/A NO N/A	N/A N/A N/A N/A NO N/A N/A N/A	N/A N/A N/A N/A N/A NO N/A N/A N/A N/A N/A	N/A N/A N/A NO N/A N/A N/A N/A
224 225 226 227 228 229 330 331 332 333 334	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Write-down features  If write-down, write-down trigger(s)  If write-down, fully or partial If write-down, permanent or temporary If temporary write-down, description of write-up mechanism	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Elika Boilgkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements. Fully or partial Fully or partial	Supervisory Authority of Norway N/A N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements.	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boilgkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements. Fully or partial Fully or partial	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boilgkreditt AS Yes If the capital adequey ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements. Fully or partial Fully or partial	No N/A	N/A N/A N/A N/A NO N/A N/A	N/A N/A N/A N/A N/A N/A	N/A N/A N/A NO N/A
224 224 225 226 227 228 229 800 331 332 333 334	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features  If write-down, write-down trigger(s)  If write-down, unite-down trigger(s)  If write-down, permanent or temporary If temporary write-down, description of write-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Supenvisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes  If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements.  Fully or partial Permanent N/A	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Elika Bollgkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements. Fully or partial Permanent N/A	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements. Fully or partial Permanent N/A	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boilgkreditt AS Yes  If the capital adequey ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements.  Fully or partial Permanent N/A	No N/A N/A N/A N/A N/A N/A N/A N/A NO  N/A N/A N/A N/A N/A N/A N/A N/A N/A N/	N/A	N/A N/A N/A N/A N/A NO  N/A N/A N/A N/A N/A N/A N/A N/A N/A Senior unsecured certificates	N/A N/A N/A N/A NO  N/A N/A N/A N/A N/A N/A N/A N/A Senior unsecured certificates
23 24 25 26 27 28 8 29 60 31 31 34 44 35 36 36 36 36 36 36 36 36 36 36 36 36 36	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Write-down features  If write-down, write-down trigger(s)  If write-down, fully or partial If write-down, permanent or temporary If temporary write-down, description of fwrite-up mechanism Position in subordination hierarchy in liquidation (specify instrument type immediately senior	Supenvisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes  If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements.  Fully or partial Permanent N/A	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Elika Bollgkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements. Fully or partial Permanent N/A	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS Yes If the capital adequcy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements. Fully or partial Permanent N/A	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boilgkreditt AS Yes  If the capital adequey ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements.  Fully or partial Permanent N/A	No N/A N/A N/A N/A N/A N/A N/A N/A NO N/A	N/A N/A N/A N/A NO N/A N/A N/A	N/A N/A N/A N/A N/A NO N/A N/A N/A N/A N/A	N/A N/A N/A NO N/A N/A N/A N/A



## **OWN FUNDS DISCLOSURE TABLE AT 31 MARCH 2018**

		(A)		(B)	(C)	Ī
Comm	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 (eu) no 575/2013	
1	Capital instruments and the related share premium accounts of which: Instrument type 1	4 33 N/A	38 111	26 (1), 27, 28 og 29		
	of which: Instrument type 2 of which: Instrument type 3	N/A N/A				
2	Retained earnings		1 015	26 (1) (c)		
3 3a	Accumulated other comprehensive income (and other reserves) Funds for general banking risk	N/A	14 700	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 out from CETI	N/A				
	Public sector capital injections grandfathered until 1 January 2018	N/A				
5 5a	Minority interests (amount allowed in consolidated CET1) Independently reviewed interim profits net of any foreseeable charge or dividend			84 26 (2)		
6 Comr	Common Equity Tier 1 (CET1) capital before regulatory adjustments non Equity Tier 1 (CET1) capital: regulatory adjustments	4 35	53 825			ł
7	Additional value adjustments (negative amount) Intangible assets (net of related tax liability) (negative amount)	(1	15 064)	34 og 105 36 (1) (b) og 37		Ī
9	Empty Set in the EU	N/A	(0 470)	30 (1) (b) 0g 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			36 (1) (c ) og 38		
11	amount) 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	N/A		36 (1) (d), 40 og 159		
13 14	Any increase in equity that result from securitised assets (negative amount) Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	N/A		32 (1) 33 (1) (b) og (c)		
15 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 36 (1) (f) og 42	:	
	Holdings of the CET1 instruments of financial sector entities where those entities have					
17	reciprocal cross holdings with the institution designed to artificially inflate the own funds of the institution (negative amount)			36 (1) (g) og 44		
18	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			36 (1) (h), 43, 45, 46, 49 (2), 79, 469 (1)		
10	above the 10% threshold and net of eligible short positions) (negative amount)		-	(a), 472 (10) og 478 (1)		
	Direct, indirect and synthetic holdings of the CETI instruments of financial sector entities where th institution has a significatn investment in those entities (amount above 10%			36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) til		
19	threshold and net of eligible short positions) (negative amount)			(3) og 79		
20	Empty Set in the EU	N/A				
20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative			36 (1) (k)		
20b	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)		- 1	36 (1) (k) (ii), 243 (1) (b), 244 (1) (b) og 258		
20d	of which: free deliveries (negative amount) Deferred tax assets arising from temporary differences (amount above 10% threshold, net of			36 (1) (k) (iii) og 379 (3)		
21	related tax liability where the conditions in 38 (3) are met) (negative amount)			36 (1) (c), 38 og 48 (1) (a)		
22	Amount exceeding the 15% threshold (negative amount) of which: direct and indirect holdings by the institution of the CET1 instruments of financial			48 (1) 36 (1) (i) og 48 (1) (b)		
24	sector entities where the institution has a significant investment in those entities Empty Set in the EU	N/A		36 (1) (i) 0g 46 (1) (b)		
25	of which: deferred tax assets arising from temporary differences	,		36 (1) (c), 38 og 48 (1) (a)		
25a 25b	Losses for the current financial year (negative amount) Foreseeable tax charges relating to CET1 items (negative amount)			36 (1) (a) 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					
	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		
26b	Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre-CRR					
27 28	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount) Total regulatory adjustments to Common equity Tier 1 (CET1)	(2	21 540)	36 (1) (j)		
29 Addle	Common Equity Tier 1 (CET1) capital Ional Tier 1 (AT1) capital: Instruments	4 33	32 285			ŀ
30	Capital instruments and the related share premium accounts	62	25 902	51 og 52		i
31 32	of which: classifies as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards	62	25 902			
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) issued by subsidiaries and held by third parties			85 og 86		
35 36	of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 (AT1) capital before regulatory adjustments	N/A 62	25 902			
Addit	ional Tier 1 (AT1) capital: regulatory adjustments			52 (1) (b), 56 (a) og 57		Í
37	Direct and indirect holdings by an institution of own ATI Instruments (negative amount) Holdings of the ATI instruments of financial sector entities where those entities have				•	
38	reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)			56 (b) og 58		
39	Direct and indirect holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10%			56 (c), 59, 60 og 79		
33	threshold and net of eligible short positions) (negative amount)			30 (c), 33, 00 0g 73		
40	Direct and indirect holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above the			56 (d), 59 og 79		
	10% threshold net of eligible short positions) (negative amount) Regulatory adjustments applied to additional tier 1 in respect of amounts subject to pre-CRR					
41	reatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)					
	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from					
41a	Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013		٠	469 (1) (b) og 472 (10) (a)		
	Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall					
41b	of provisions to expected losses etc Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2	A1/A				
41b	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,	N/A				
	direct holdings of non-significant investments in the capital of other financial sector entities,	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 Of which:possible filter for unrealised gains	N/A N/A				
	Of which:	N/A N/A				ĺ
42 43	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount) Total regulatory adjustments to Additional Tier 1 (AT1) capital		:	56 (e)		
44 45	Additional Tier 1 (AT1) capital Tier 1 capital (T1 = CET1 + AT1)		25 902 58 188			
7.3	inci i capital (il = CEII + AII)	4 95	ا 100		<del> </del>	1



Tier 2	2 (T2) capital: Instruments and provisions Capital instruments and the related share premium accounts	675.085	62 og 63	
1.0	Amount of qualifying items referred to in article 484 (5) and the related share premium	073 083	62 og 63	
47	accounts subject to phase out from T2		486 (4) og (5)	
	Public sector capital injections grandfathered until 1 January 2018	N/A		
	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	-	87 og 88	
	third parties			
	of which: instruments issued by subsidiaries subject to phase out Credit risk adjustments	N/A	62 (c) og (d)	
51	Tier 2 (T2) capital before regulatory adjustments	675 085	(,, -9 (,,	
Tier 2	(T2) capital: regulatory adjustments			T
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			
53	those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	66 (b) og 68	
	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector			
54	entities where the institution does not have a significant investment in those entities (amount	-	66 (c), 69, 70 og 79	
54a	above 10% threshold and net of eligible short positions) (negative amount)			
	Of which new holdings not subject to transitional arrangements 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			
55	financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	66 (d), 69 og 79	
	Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CRR treatment			
56	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			
56a	Tier 1 capital during 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  Residual amounts deducted from Tier 2 capital with regard to deduction from Additional Tier 1			
56b	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 at1 instruments, direct holdings of non significant investments in the capital of other financial sector entities,			
L	Arr Amount to be deducted from or added to Tier 2 capital with regard to additional filters and			
56c	deductions required pre CRR	•	468	
	Of which:possible filter for unrealised losses	-	450	
	Of which:possible filter for unrealised gains Of which:	-	468	
	Total regulatory adjustments to Tier 2 (T2) capital	-		
	Tier 2 (T2) capital Total capital (TC = T1 + T2)	675 085		
	Risk weighted assets in respect of amounts subject to pre-CRR treatment and transitional	5 633 272		
	treatments subject to phase out as prescribed in Regulation (EU) No 575/2013(i.e. CRR	-	472 (10) (b)	
	residual amounts)			
	Of which:items not deducted from CET1 (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	-	469 (1) (b)	
	related tax liablity, indirect holdings of own CET1, etc)			
	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)			
	Items not deducted from T2 items (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 al ratios and buffers	32 037 149		
61	Common Equity Tier 1 (as a percentage of risk exposure amount)		92 (2) (a)	
	Tier 1 (as a percentage of risk exposure amount)		92 (2) (b) 92 (2) (c)	
03	Total capital (as a percentage of risk exposure amount)	17.6 %	92 (2) (0)	
	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer,	75%	CRD 128, 129, 130, 131 og 133	
1	plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount)	7.5%	CRB 120, 123, 130, 131 0g 133	
1	of which: capital conservation buffer requirement	2.5 %		
66	of which: countercyclical buffer requirement	2.0 %		
	of which: systemic risk buffer requirement		CRD 131	
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	0.0 %		
	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)		CRD 128	
	Non relevant in EU regulation Non relevant in EU regulation	N/A N/A		
71	Non relevant in EU regulation	N/A		
	ints below the thresholds for deduction			
thero	re risk weighting)  Direct and indirect holdings of the capital of financial sector entities where the institution			
72	does not have a significant investment in those entities (amount below 10% threshold and net	-	36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70	
	of eligible short positions)			
73	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%	-	36 (1) (i), 45 og 48	
	threshold and net of eligible short positions)			
	Empty set in the EU	N/A		
75	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)	-	36 (1) (c), 38 og 48	
Appil	cable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)	-	62	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	400 464	62	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-		62	
79	based approach (prior to the application of the cap)  Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	192 223		
Capit	al Instruments subject to phase-out arrangements	132 223		
(only	applicable between 1 Jan 2013 and 1 Jan 2022)			<u> </u>
80 81	Current cap on CETI instruments subject to phase out arrangements  Amount excluded from CETI due to cap (excess over cap after redemptions and maturities)	N/A -	484 (3) og 486 (2) og (5) 484 (3) og 486 (2) og (5)	
82	Current cap on ATI instruments subject to phase out arrangements	N/A	484 (4) og 486 (3) og (5)	
83	Amount excluded from ATI due to cap (excess over cap after redemptions and maturities)	N/A	484 (4) og 486 (3) og (5)	
84	Current cap on T2 instruments subject to phase out arrangements	N/A N/A	484 (5) og 486 (4) og (5) 484 (5) og 486 (4) og (5)	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)			