

# Description of Own Funds at 31 March 2018

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## OWN FUNDS DISCLOSURE TABLE AT 31 MARCH 2018

		(A)	(B)	(C)
Common 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		4 338 111	26 (1), 27, 28 og 29
	of which: Instrument type 1	N/A		
	of which: Instrument type 2	N/A		
	of which: Instrument type 3	N/A		
2	Retained earnings		1 015	26 (1) (c)
3	Accumulated other comprehensive income (and other reserves)		14 700	26 (1) (d) og (e)
3a	Funds for general banking risk	N/A		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 CET1	N/A		
	Public sector capital injections grandfathered until 1 January 2018	N/A		
5	Minority interests (amount allowed in consolidated CET1)		-	84
5a	Independently reviewed interim profits net of any foreseeable charge or dividend		-	26 (2)
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments		4 353 825	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>				
7	Additional value adjustments (negative amount)		(15 064)	34 og 105
8	Intangible assets (net of related tax liability) (negative amount)		(6 476)	36 (1) (b) og 37
9	Empty Set in the EU	N/A		
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	N/A		36 (1) (d), 40 og 159
13	Any increase in equity that result from securitised assets (negative amount)	N/A		32 (1)
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		-	33 (1) (b) og (c)
15	Defined-benefit pension fund assets (negative amount)		-	36 (1) (e) og 41
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)		-	36 (1) (f) og 42
17	Holdings of the CET1 instruments of financial sector entities where those entities have 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 CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount)		-	36 (1) (h), 43, 45, 46, 49 (2), 79, 469 (1) (a), 472 (1) og 478 (1)
19	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		-	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) til (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: qualifying holdings outside the financial sector (negative amount)	N/A		36 (1) (k) (i) og 89 til 91
20c	of which: securitisation positions (negative amounts)		-	36 (1) (k) (ii), 243 (1) (b), 244 (1) (b) og 258
20d	of which: free deliveries (negative amount)		-	36 (1) (k) (iii) og 379 (3)
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of 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)		-	48 (1)
23	of which: 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		-	36 (1) (i) og 48 (1) (b)
24	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	Losses for the current financial year (negative amount)		-	36 (1) (a)
25b	Foreseeable tax charges relating to CET1 items (negative amount)		-	36 (1) (f)
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	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)		(21 540)	
29	Common Equity Tier 1 (CET1) capital		4 332 285	
<b>Additional Tier 1 (AT1) capital: instruments</b>				
30	Capital instruments and the related share premium accounts		625 902	51 og 52
31	of which: classified as equity under applicable accounting standards			
32	of which: classified as liabilities under applicable accounting standards		625 902	
33	Amount of qualifying items referred to in article 484 (4) and the related share premium accounts subject to phase out from AT1		-	486 (3) og (5)
	Public sector capital injections grandfathered until 1 January 2018	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	of which: instruments issued by subsidiaries subject to phase out	N/A		
36	Additional Tier 1 (AT1) capital before regulatory adjustments		625 902	
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>				
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)		-	52 (1) (b), 56 (a) og 57
38	Holdings of the AT1 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
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% threshold and net of eligible short positions) (negative amount)		-	56 (c), 59, 60 og 79
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 10% threshold net of eligible short positions) (negative amount)		-	56 (d), 59 og 79
41	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)		-	
41a	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013		-	469 (1) (b) og 472 (1) (a)
	Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc		-	
41b	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	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	N/A		
	Of which: ... possible filter for unrealised gains	N/A		
	Of which: ...	N/A		
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)		-	56 (e)
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital		-	
44	Additional Tier 1 (AT1) capital		625 902	
45	Tier 1 capital (T1 = CET1 + AT1)		4 958 188	

Tier 2 (T2) capital: Instruments and provisions			
46	Capital instruments and the related share premium accounts	675 085	62 og 63
47	Amount of qualifying items referred to in article 484 (5) and the related share premium accounts subject to phase out from T2	-	486 (4) og (5)
48	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	675 085	
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
53	Holdings of the T2 instruments and subordinated loans 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)	-	66 (b) og 68
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 short positions) (negative amount)	-	66 (c), 69, 70 og 79
54a	Of which new holdings not subject to transitional arrangements	-	
54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements	-	
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of 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
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)	-	
56a	Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	-	469 (1) (b) og 472 (10) (a)
56b	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 transitional period pursuant to article 475 of Regulation (EU) No 575/2013	-	
56b	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, etc.	-	
56c	Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre CRR	-	468
56c	Of which: ...possible filter for unrealised losses	-	
56c	Of which: ...possible filter for unrealised gains	-	468
56c	Of which: ...	-	
57	Total regulatory adjustments to Tier 2 (T2) capital	-	
58	Tier 2 (T2) capital	675 085	
59	Total capital (TC = T1 + T2)	5 633 272	
59a	Risk weighted assets 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)	-	472 (10) (b)
59a	Of which: ...items not deducted from CET1 (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Deferred tax assets that rely on future profitability net of related tax liability, indirect holdings of own CET1, etc)	-	469 (1) (b)
59a	Of which: ...items not deducted from AT1 (Regulation (EU) No 575/2013 residual 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)	-	
59a	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)	-	
60	Total risk weighted assets	32 037 149	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	13.5 %	92 (2) (a)
62	Tier 1 (as a percentage of risk exposure amount)	15.5 %	92 (2) (b)
63	Total capital (as a percentage of risk exposure amount)	17.6 %	92 (2) (c)
64	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 (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount)	7.5 %	CRD 128, 129, 130, 131 og 133
65	of which: capital conservation buffer requirement	2.5 %	
66	of which: countercyclical buffer requirement	2.0 %	
67	of which: systemic risk buffer requirement	3.0 %	CRD 131
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	0.0 %	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	14.1 %	CRD 128
69	Non relevant in EU regulation	N/A	
70	Non relevant in EU regulation	N/A	
71	Non relevant in EU regulation	N/A	
Amounts below the thresholds for deduction (before risk weighting)			
72	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)	-	36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70
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% threshold and net of eligible short positions)	-	36 (1) (i), 45 og 48
74	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
Applicable 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-based approach (prior to the application of the cap)	-	62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	192 223	62
Capital Instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	N/A	484 (3) og 486 (2) og (5)
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	484 (3) og 486 (2) og (5)
82	Current cap on AT1 instruments subject to phase out arrangements	N/A	484 (4) og 486 (3) og (5)
83	Amount excluded from AT1 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	484 (5) og 486 (4) og (5)
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	484 (5) og 486 (4) og (5)