

Description of Own Funds at 30 June 2018

Eika Boligkreditt AS



CAPITAL INSTRUMENTS MAIN FEATUERS TABLE AT 30 JUNE 2018

| Capital 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 |
| 2 | Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement) | NO0010701220 | NO0010767525 | NO0010814924 | NO0010729650 | NO0010759475 | NO0010814916 |
| 3 | Governing law(s) of the instrument | Norwegian | Norwegian | Norwegian | Norwegian | Norwegian | Norwegian |
| Regularly treatment | | | | | | | |
| 4 | Transitional CRR Rules | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 | Tier 2 | Tier 2 | Tier 2 |
| 5 | Post-transitional CRR rules | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 | Tier 2 | Tier 2 | Tier 2 |
| 6 | Eligible at solo/(sub-)consolidated/ solo & (sub-)consolidated | 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 | Subordinated loan capital | Subordinated loan capital | Subordinated loan capital |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | 200 | 100 | 200 | 200 | 150 | 325 |
| 9 | Nominal amount of instrument | 200 | 100 | 200 | 200 | 150 | 325 |
| 9a | Issue price | 100 | 100 | 100 | 100 | 100 | 100 |
| 9b | Redemption price | 100 | 100 | 100 | 100 | 100 | 100 |
| 10 | Accounting classification | Equity | Equity | Equity | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| 11 | Original date if issuance | 5 March 2014 | 16 June 2017 | 2 February 2018 | 21 January 2015 | 17 March 2016 | 2 February 2018 |
| 12 | Perpetual or dated | Perpetual | Perpetual | Perpetual | Dated | Dated | Dated |
| 13 | Original maturity date | Perpetual | Perpetual | Perpetual | 21 January 2025 | 17 March 2026 | 2 February 2028 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes | Yes | Yes |
| 15 | Optional call date, contingent call dates and redemption amount | Ordinary call: 5 March 2019. Regulatory call: Referring to the loan agreements section 3.7.2. The exercise amount is 100 per cent of the nominal amount. | Ordinary call: 16 June 2022. Regulatory call: Referring to the loan agreements section 4.6.3. The exercise amount is 100 per cent of the nominal amount. | Ordinary call: 2 February 2023. Regulatory call: Referring to the loan agreements section 4.6.3. The exercise amount is 100 per cent of the nominal amount. | Ordinary call: 23 January 2020. Regulatory or tax related call: Referring to the loan agreements section 3.7. The exercise amount is 100 per cent of the nominal amount. | Ordinary call: 17 March 2021. Regulatory or tax related call: Referring to the loan agreements section 3.7. The exercise amount is 100 per cent of the nominal amount. | Ordinary call: 2 February 2023. Regulatory or tax related call: Referring to the loan agreements section 3.7. The exercise amount is 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 | Quarterly at every interest payment date | Quarterly at every interest payment date | Quarterly at every interest payment date |
| Coupons/dividends | | | | | | | |
| 17 | Fixed or floating dividend/coupon | Floating | Floating | Floating | Floating | Floating | Floating |
| 18 | Coupon rate and any related index | 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 + 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 |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary | Fully discretionary |
| 21 | Existence of step up or other incentive to redeem | No | No | No | No | No | No |
| 22 | Noncumulative or cumulative | Yes | Yes | Yes | Yes | Yes | Yes |
| 23 | Convertible or non-convertible | Yes, if imposed by the Financial Supervisory Authority of Norway | Yes, if imposed by the Financial Supervisory Authority of Norway | Yes, if imposed by the Financial Supervisory Authority of Norway | No | No | No |
| 24 | If convertible, conversion trigger(s) | N/A | N/A | N/A | N/A | N/A | N/A |
| 25 | If convertible, fully or partially | N/A | N/A | N/A | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | Mandatory | Mandatory | Mandatory | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | Additional Tier 1 | Additional Tier 1 | Additional Tier 1 | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | Eika Boligkreditt AS | Eika Boligkreditt AS | Eika Boligkreditt AS | N/A | N/A | N/A |
| 30 | Write-down features | Yes | Yes | Yes | No | No | No |
| 31 | If write-down, write-down trigger(s) | If the capital adequacy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements. | If the capital adequacy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements. | If the capital adequacy ratio falls below the currently applicable minimum requirement, or below other defined minimum requirements. | N/A | N/A | N/A |
| 32 | If write-down, fully or partial | Fully or partial | Fully or partial | Fully or partial | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | Permanent | Permanent | Permanent | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | N/A | N/A | 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 | Tier 2 | Senior unsecured certificates | Senior unsecured certificates | Senior unsecured certificates |
| 36 | Non-compliant transitioned features | No | No | No | No, change facilities according to the loan agreement, section 3.9 | No, change facilities according to the loan agreement, section 3.9 | No, change facilities according to the loan agreement, section 3.9 |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A | N/A | N/A | N/A |

OWN FUNDS DISCLOSURE TABLE AT 30 JUNE 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 | 4 353 826 | | |
| Common Equity Tier 1 (CET1) capital: regulatory adjustments | | | | |
| 7 | Additional value adjustments (negative amount) | (15 879) | 34 og 105 | |
| 8 | Intangible assets (net of related tax liability) (negative amount) | (6 095) | 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 (10) 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) | (21 973) | | |
| 29 | Common Equity Tier 1 (CET1) capital | 4 331 852 | | |
| Additional Tier 1 (AT1) capital: Instruments | | | | |
| 30 | Capital instruments and the related share premium accounts | 497 853 | 51 og 52 | |
| 31 | of which: classified as equity under applicable accounting standards | - | | |
| 32 | of which: classified as liabilities under applicable accounting standards | 497 853 | | |
| 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 | 497 853 | | |
| Additional Tier 1 (AT1) capital: regulatory adjustments | | | | |
| 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 and 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. CR: 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 (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 | - | | |
| 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 | 497 853 | | |
| 45 | Tier 1 capital (T1 = CET1 + AT1) | 4 829 705 | | |

| Tier 2 (T2) capital: Instruments and provisions | | | |
|-----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|----------------------------------------------------------------|
| 46 | Capital instruments and the related share premium accounts | 674 147 | 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 Public sector capital injections grandfathered until 1 January 2018 | N/A | 486 (4) og (5) |
| 48 | Qualifying own funds instruments included in consolidated T2 capital (including minority interests and ATI 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 | 674 147 | |
| 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 Of which items to be detailed line by line, e.g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc | - | 469 (1) (b) og 472 (10) (a) |
| 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 Of which items to be detailed line by line, e.g. reciprocal cross holdings in ATI 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 Of which: ...possible filter for unrealised losses Of which: ...possible filter for unrealised gains Of which: ... | - - - - | 468 468 |
| 57 | Total regulatory adjustments to Tier 2 (T2) capital | - | |
| 58 | Tier 2 (T2) capital | 674 147 | |
| 59 | Total capital (TC = T1 + T2) | 5 503 852 | |
| 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) 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) Of which: ...items not deducted from ATI items (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) 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) | - - - - | 472 (10) (b) 469 (1) (b) |
| 60 | Total risk weighted assets | 32 077 493 | |
| 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) | 15.1 % | 92 (2) (b) |
| 63 | Total capital (as a percentage of risk exposure amount) | 17.2 % | 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) | 13.7 % | 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 | 400 969 | 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 | 192 465 | 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 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 | 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) |