

## Description of Own Funds at 31 December 2016

Eika Boligkreditt AS





### **CAPITAL INSTRUMENTS MAIN FEATUERS TABLE AT 31 DECEMBER 2016**

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
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NO0010679632	NO0010679640	NO0010701220	NO0010729650	NO0010759475
3	Governing law(s) of the instrument	Norwegian	Norwegian	Norwegian	Norwegian	Norwegian
Regular	y treatment					
4	Transitional CRR Rules	Tier 2	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2
5	Post-transitional CRR rules	Tier 2	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2
6	Eligible at solo/(sub-)consolidated/ solo & (sub-)consolidated	Solo	Solo	Solo	Solo	Solo
7	Instrument type (types to be specified by each jurisdiction)	Subordinated loan capital	Tier 1 perpetual capital	Tier 1 perpetual capital	Subordinated Ioan capital	Subordinated loan capital
8	Amount recognised in regulatory capital (currency in million, as of most recent reporting date)	250	250	200	200	150
9	Nominal amount of instrument	250	250	200	200	150
9a	Issue price	100	100	100	100	100
9b	Redemption price	100	100	100	100	100
10	Accounting classification	Liability - amortised cost	Equity	Equity	Liability - amortised cost	Liability - amortised cost
11	Original date if issuance	23 May 2013	23 May 2013	5 March 2014	21 January 2015	17. mars 2016
12	Perpetual or dated	Dated	Perpetual	Perpetual	Dated	Dated
13	Original maturity date	23 May 2023	Perpetual	Perpetual	21 January 2025	17.03.2026
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes		Yes
J		Ordinany call: 22 May 2018, Bossilaton.	Ordinary call: 23 May 2018. Regulatory	Ordinary call: 5 March 2019. Regulatory		Ordinary call: 17 March 2021.
1 1		call: Referring to the loan agreements	call: Referring to the loan agreements	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 3.7.2. The exercise amount is		to the loan agreements section 3.7.
1 1		100 per cent of the nominal amount.	100 per cent of the nominal amount.	100 per cent of the nominal amount.	The exercise amount is 100 per cent of the nominal amount.	the nominal amount.
1 1					the nominal amount.	the nominal amount.
1		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
16	Subsequent call dates, if applicable	date	date	date		date
	s/dividens					
	Fixed or floating dividend/coupon	Floating	Floating	Floating	Floating	Floating
	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.		3m NIBOR + 3.40 per cent p.a.
	Existence of a dividend stopper	No .	No .	No .	110	No .
	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary	Fully discretionary	Fully discretionary		Fully discretionary
	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary	Fully discretionary	Fully discretionary		Fully discretionary
	Existence of step up or other incentive to redeem  Noncumulative or cumulative	No Yes	No Yes	No Yes		No Yes
22	Noncumulative of cumulative			162		
23		1	1.1			ics .
1 1	Convertible or non-convertible	No	Yes, if imposed by the Financial	Yes, if imposed by the Financial		No
15a 1		No	Yes, if imposed by the Financial Supervisory Authority of Norway	Supervisory Authority of Norway	No	No
24	If convertible, conversion trigger(s)	No N/A	Yes, if imposed by the Financial Supervisory Authority of Norway N/A	Supervisory Authority of Norway N/A	No N/A	No N/A
25	lf convertible, conversion trigger(s) If convertible, fully or partially	No N/A N/A	Yes, if imposed by the Financial Supervisory Authority of Norway N/A N/A	Supervisory Authority of Norway N/A N/A	No N/A N/A	No N/A N/A
25 26	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	No N/A N/A N/A	Yes, if imposed by the Financial 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	No N/A N/A N/A
25 26 27	If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No N/A N/A N/A N/A	Yes, if imposed by the Financial 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	No N/A N/A N/A N/A
25 26 27 28	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	No N/A N/A N/A N/A N/A N/A	Yes, if imposed by the Financial 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	No N/A N/A N/A
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 intsrument type convertible into If convertible, specify issuer of instrument it converts into	No N/A N/A N/A N/A	Yes, if imposed by the Financial Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Boligkreditt AS	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Elka Boligkreditt AS	No 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
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 intsrument type convertible into	No N/A N/A N/A N/A N/A N/A	Yes, if imposed by the Financial 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	No N/A N/A N/A N/A N/A N/A
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 intsrument type convertible into If convertible, specify issuer of instrument it converts into	No N/A N/A N/A N/A N/A N/A	Yes, if imposed by the Financial Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika Bollgkreditt AS Yes If the capital adequcy ratio falls below	Supervisory Authority of Norway N/A N/A N/A N/A Mandatory Additional Tier 1 Eika Bo ligkreditt AS Yes If the capital adequcy ratio falls below	No 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
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 intsrument type convertible into If convertible, specify instrument it converts into Write-down features	No N/A N/A N/A N/A N/A N/A	Yes, if imposed by the Financial 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	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	No N/A N/A N/A N/A N/A N/A
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 intsrument type convertible into If convertible, specify issuer of instrument it converts into	No N/A N/A N/A N/A N/A N/A N/A	Yes, if imposed by the Financial 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 Tier 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	No N/A N/A N/A N/A N/A N/A N/A
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 intsrument type convertible into If convertible, specify instrument it converts into Write-down features	No N/A N/A N/A N/A N/A N/A N/A	Yes, if imposed by the Financial 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	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	No N/A N/A N/A N/A N/A N/A N/A
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 intsrument type convertible into If convertible, specify instrument it converts into Write-down features	No N/A N/A N/A N/A N/A N/A N/A	Yes, if imposed by the Financial 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 Tier 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	No N/A N/A N/A N/A N/A N/A N/A
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 intsrument 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	No N/A N/A N/A N/A N/A N/A N/A N/A	Yes, if imposed by the Financial 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 Tier 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/O	No N/A N/A N/A N/A N/A N/A N/A NO
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 intsrument 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	No N/A N/A N/A N/A N/A N/A NO	Yes, if imposed by the Financial 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 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	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 NO
25 26 27 28 29 30 31 32 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 insurument 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, permanent or temporary  If temporary write-down, description of write-up mechanism	No N/A N/A N/A N/A N/A N/A N/A N/A	Yes, if imposed by the Financial 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.  Fully or partial Permanent	Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Elika Bo ligkreditt 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	NO N/A
25 26 27 28 29 30 31 31 32 33 34 35	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  If convertible, specify insurament type convertible 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  Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	No N/A	Yes, if imposed by the Financial 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. Fully or partial Permanent N/A Tier 2	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 minimum requirements. Fully or partial Permanent N/A Tier 2	No N/A	No N/A
25 26 27 28 29 30 31 32 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 insurument 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, permanent or temporary  If temporary write-down, description of write-up mechanism	No N/A N/A N/A N/A N/A N/A NO N/A N/A N/A N/A	Yes, if imposed by the Financial Supervisory Authority of Norway N/A N/A N/A Mandatory Additional Tier 1 Eika 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 Elka 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	No N/A	No N/A N/A N/A N/A N/A N/A N/A N/A



### OWN FUNDS DISCLOSURE TABLE AT 31 DECEMBER 2016

		(A)		(B)	(c)
Commi	nn 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		3 838 111	26 (1), 27, 28 og 29	(eu) no 575/2013
	of which: Instrument type 1 of which: Instrument type 2	N/A N/A			
	of which: Instrument type 3	N/A			
2	Retained earnings Accumulated other comprehensive income (and other reserves)			26 (1) (c) 26 (1) (d) og (e)	
3a	Funds for general banking risk	N/A	11700	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 CETI)			84	
5a 6	Independently reviewed interim profits net of any foreseeable charge or dividend Common Equity Tier 1 (CET1) capital before regulatory adjustments		3 853 820	26 (2)	
Commi	n Equity Tier 1 (CET1) capital: regulatory adjustments				
7 8	Additional value adjustments (negative amount) Intangible assets (net of related tax liability) (negative amount)			34 og 105 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 13	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)	
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	Defined-benefit pension fund assets (negative amount)			36 (1) (e) og 41	-
16	Direct and indirect holdings by an institution of own CETI instruments (negative amount)  Holdings of the CETI instruments of financial sector entities where those entities have reciprocal cross holdings			36 (1) (f) og 42	
17	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			36 (1) (h), 43, 45, 46, 49 (2), 79, 469 (1)	
18	institution does not have a significant investment in those entities (amount 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			36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) til	
19	significatn investment in those entities (amount above 10% 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	oeduction alternative of which: qualifing holdings outside the financial sector (negative amount)	N/A		36 (1) (k) (i) og 89 til 91	
20c	of which: securitisation positions (negative amounts)			36 (1) (k) (ii), 243 (1) (b), 244 (1) (b) og	
20d	of which: free deliveries (negative amount)			258 36 (1) (k) (iii) og 379 (3)	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability			36 (1) (c), 38 og 48 (1) (a)	
22	where the conditions in 38 (3) are met) (negative amount)				
	Amount exceeding the 15% threshold (negative amount)  of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where			48 (1)	
23	the institution has a significant investment in those entities			36 (1) (i) og 48 (1) (b)	
24 25	Empty Set in the EU of which: deferred tax assets arising from temporary differences	N/A		36 (1) (c), 38 og 48 (1) (a)	
25a	Losses for the current financial year (negative amount)			36 (1) (a)	
25b 26	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) (l) Sum 26a og 26b	
26a	Regulatory adjustments applied to Common Equity her 1 in respect of amounts subject to pre-ckk treatment Regulatory adjustments relating to unrealised gains and losses pursuant to articles 467 and 468			3uii 20a 0g 20b	
	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 ATI deductions that exceed the ATI capital of the institution (negative amount)			36 (1) (j)	
28 29	Total regulatory adjustments to Common equity Tier 1 (CET1)		(20 814)		
	Common Equity Tier 1 (CETI ) capital nal Tier 1 (ATI) capital: instruments		3 833 006		-
30	Capital instruments and the related share premium accounts		449 236	51 og 52	
31 32	of which: classifies as equity under applicable accounting standards of which: classified as liabilities under applicable accounting standards		449 236		
33	Amount of qualifying items referred to in article 484 (4) and the related share premium accounts subject to phase			486 (3) og (5)	
1	out from AT1 Public sector capital injections grandfathered until 1 January2018	N/A		(0) 0 9 (0)	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5)	17/2		85 og 86	
1.	issued by subsidiaries and held by third parties	****		03 09 00	
35 36	of which: instruments issued by subsidiaries subject to phase out Additional Tier 1 (AT1) capital before regulatory adjustments	N/A	449 236		
	nal Tier 1 (AT1) capital: regulatory adjustments				
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 reciprocal cross holdings with			52 (1) (b), 56 (a) og 57	
38	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)			56 (c), 59, 60 og 79	
33	(negative amount)			,,	
40	Direct and indirect holdings by the institution of the ATI instruments of financial sector entities where the			56 (d) 50 70	
40	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				
41	transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)				
43.	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Common Equity Tier 1			450 (1) (1) 473 (10) (1)	
41a	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	N/A			
41D	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	N/A			
41c	Amount to be deducted from or added to Additional Tier 1 capital with regard to additional filters and deductions	N/A			
1.	required pre- CRR  Of which:possible filter for unrealised losses	N/A			
	Of which:possible filter for unrealised gains	N/A N/A			
42	Of which:	N/A		EG (a)	
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	Additional Tier 1 (AT1) capital		449 236		
45	Tier 1 capital (T1 = CET1 + AT1)		4 282 242		



Tier 2 (	T2) capital: instruments and provisions  Capital instruments and the related share premium accounts	599 426	62 og 63
47	Amount of qualifying items referred to in article 484 (5) and the related share premium accounts subject to phase	353 420	486 (4) og (5)
47	out from T2		486 (4) 0g (5)
	Public sector capital injections grandfathered until 1 January 2018	N/A	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	-	87 og 88
49	of which: instruments issued by subsidiaries subject to phase out		
50	Credit risk adjustments	N/A	62 (c) og (d)
51	Tier 2 (T2) capital before regulatory adjustments	599 426	
	T2) capital: regulatory adjustments		
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	•	63 (b) (i), 66 (a) og 67
	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have		
53	reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative 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		66 (c), 69, 70 og 79
	short positions) (negative amount)		
54a	Of which new holdings not subject to transitional arrangements		
54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements		
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		66 (d), 69 og 79
	amount)		
56	Regulatory adjustments applied to tier 2 in respect of amounts subject to pre-CRR treatment and transitional		
[	treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)		
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)
	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		
1	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, etc		
	Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre		large
56c	CRR	•	468
	Of which:possible filter for unrealised losses		l
	Of which:possible filter for unrealised gains Of which:	-	468
57	Total regulatory adjustments to Tier 2 (T2) capital		
58	Tier 2 (T2) capital	599 426	
59	Total capital (TC = T1 + T2)	4 881 667	
59a	Risk weighted assets in respect of amounts subject to pre-CRR treatment and transitional treatments subject to		472 (10) (b)
	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 liablity, indirect holdings of own		469 (1) (b)
	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 575/2013 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		
60	etc) Total risk weighted assets	20.755.452	
60			
Capital		29 766 452	
61	ratios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)	12.9 %	92 (2) (a)
61 62	ratios and buffers Common Equity Tier 1 (as a percentage of risk exposure amount) Tier 1 (as a percentage of risk exposure amount)	12.9 % 14.4 %	92 (2) (b)
61	ratios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)	12.9 % 14.4 %	
61 62	ratios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital	12.9 % 14.4 % 16.4 %	92 (2) (b) 92 (2) (c)
61 62 63	ratios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)	12.9 % 14.4 % 16.4 %	92 (2) (b)
61 62 63 64	common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (EET) 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 (CSII or O-SI buffer), expressed as a percentage of risk exposure amount)  of which: capital conservation buffer requirement	12.9 % 14.4 % 16.4 % 7.0 % 2.5 %	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133
61 62 63 64 65 66	ratios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital  conservation and countercyclical buffer requirements, plus systems; risk buffer, plus the systemically important  institution buffer (C-51 or O-55 buffer), expressed as a percentage of risk exposure amount)  of which: capital conservation buffer requirement  of which: countercyclical buffer requirement	12.9 % 14.4 % 16.4 % 7.0 % 2.5 % 1.5 %	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133
61 62 63 64 65 66 67	ratios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CETI requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer ("CSI or O'S Bittleffer, expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: output cyclical buffer requirement of which: output cyclical buffer requirement of which: systemic risk buffer requirement	12.9 % 14.4 % 16.4 % 7.0 % 2.5 % 1.5 % 3.0 %	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131
61 62 63 64 65 66	ratios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer ("C-Sil or O-SB luffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: systemic risk buffer requirement institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	12.9 % 14.4 % 16.4 % 7.0 % 2.5 % 1.5 %	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131
61 62 63 64 65 66 67 67a 68	common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CETT requirement in accordance with article 92 (1) (a) plus capital  conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important  institution buffer (CSI Ior O-SI B buffer), expressed as a percentage of risk exposure amount)  of which: countercyclical buffer requirement  of which: systemic risk buffer requirement  of which: systemic risk buffer requirement  of which: lobal Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer  Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	12.9% 14.4% 16.4% 7.0% 2.5% 3.0% 0.0%	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131
61 62 63 64 65 66 67 67a 68 69	common Equity Tier 1 (as a percentage of risk exposure amount)  Toral (as a percentage of risk exposure amount)  Toral capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital  conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer ("CS1" or CS1" buffer), expressed as a percentage of risk exposure amount)  of which: capital conservation buffer requirement  of which: capital conservation buffer requirement  of which: systemic risk buffer requirement  of which: Ciobal Systemically important institution (C-SiI) or Other Systemically Important institution (O-SiI) buffer  Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation	12.9% 14.4% 16.4% 7.0% 2.5% 3.0% 0.0% 0.0% N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131
61 62 63 64 65 66 67 67a 68	common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CETT requirement in accordance with article 92 (1) (a) plus capital  conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important  institution buffer (CSI Ior O-SI B buffer), expressed as a percentage of risk exposure amount)  of which: countercyclical buffer requirement  of which: systemic risk buffer requirement  of which: systemic risk buffer requirement  of which: lobal Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer  Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	12.9% 14.4% 16.4% 7.0% 2.5% 1.5% 3.0% 0.0% N/A N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131
61 62 63 64 65 66 67 67a 68 69 70 71	common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital  conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important  institution buffer (CGIs) or O-SI buffer), expressed as a percentage of risk exposure amount)  of which: capital conservation buffer requirement  of which: countercyclical buffer requirement  of which: Clobal Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer  Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation	12.9% 14.4% 16.4% 7.0% 2.5% 3.0% 0.0% 0.0% N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131
61 62 63 64 65 66 67 67a 68 69 70 71	ratios and buffers  Common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CETI requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systems risk buffer, plus the systemically important institution buffer (C-Si or O-SS buffer, expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: Systemic risk buffer requirement of which: Systemic risk buffer requirement of which: Total validable to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation	12.9% 14.4% 16.4% 7.0% 2.5% 1.5% 3.0% 0.0% N/A N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131
61 62 63 64 65 66 67 67a 68 69 70 71	Common Equity Tier 1 (as a percentage of risk exposure amount)  Ter 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer ("C.SI or O.S Bluffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: customercyclical buffer requirement of which: systemic risk buffer requirement of which: Systemic risk buffer requirement of which: Systemically Important Institution (G.SII) or Other Systemically Important Institution (O.SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Non relevant in GU regulation	12.9% 14.4% 16.4% 7.0% 2.5% 1.5% 3.0% 0.0% N/A N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131 CRD 128
61 62 63 64 65 66 67 67a 68 69 70 71 Amoun (before	common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CETI requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systems risk buffer, plus the systemically important institution buffer (C-51 in O-58 buffer), expressed as a percentage of risk exposure amount)  of which: countercyclical buffer requirement  of which: countercyclical buffer requirement  of which: systemic risk buffer requirement  of which: systemic risk buffer requirement  of which: Systemically important institution (G-5II) or Other Systemically important institution (O-5II) buffer  Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Selbow the thresholds for deduction  200 Acceptable 1  200 Acceptable 1  201 Acceptable 1  202 Acceptable 1  203 Acceptable 2  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)	12.9% 14.4% 16.4% 7.0% 2.5% 1.5% 3.0% 0.0% N/A N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131
61 62 63 64 65 66 67 67a 68 69 70 71 Amoun (before	Common Equity Tier 1 (as a percentage of risk exposure amount)  Ter 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer ("C.SI or O.S Bluffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: customercyclical buffer requirement of which: systemic risk buffer requirement of which: Systemic risk buffer requirement of which: Systemically Important Institution (G.SII) or Other Systemically Important Institution (O.SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Non relevant in GU regulation	12.9 % 14.4 % 16.4 % 2.5 % 1.5 % 3.0 % 0.0 % N/A N/A N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131 CRD 128
61 62 63 64 65 66 67 67a 68 69 70 71 Amoun (before	Common Equity Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (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 ("CSI or O-S5 bluefier, expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: systemic risk buffer requirement of which: systemic risk buffer requirement of which: in the systemic risk buffer requirement of which: in the systemic risk buffer requirement of which: in the systemic risk buffer requirement of which: lobal systemically important institution (C-SiI) or Other Systemically Important institution (O-SiI) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation Non relevant in EU regulation Non relevant in EU regulation Town or level and in EU regulation Non relevant in EU regulation  Town or level and in EU regulation Non relevant in EU regulation Town or level and EU regulation Town or level and in EU regulation Town relevant in EU regulation Town relevant in EU regulation Town r	12.9% 14.4% 16.4% 7.0% 2.5% 3.0% 0.0% N/A N/A N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131 CRD 128
61 62 63 64 65 66 67 67a 68 69 70 71 Amoun (before	common Equity Tier 1 (as a percentage of risk exposure amount)  Ter 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer ("C.Sil or O-SB luffer), expressed as a percentage of risk exposure amount)  of which: capital conservation buffer requirement of which: systemic risk buffer requirement of which: Solbal Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer  Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Non relevant in EU regulation  Non relevant in EU regulation  Solew the thresholds for deduction  risk vegleting)  Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings 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)	12.9 % 14.4 % 16.4 % 2.5 % 1.5 % 3.0 % 0.0 % N/A N/A N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131 CRD 128
61 62 63 64 65 66 67 67a 68 69 70 71 Amoun (before	Common Equity Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (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 ("CS1" or CS1" buffer), expressed as a percentage of risk exposure amount)  of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: cystemic risk buffer requirement of which: Systemic risk buffer requirement of which systemic risk buffer requirement of systemic risk buffer reduction (O-SiI) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Non relevant in EU regulation  Non relevant in EU regulation  Tisk buffer reduction research respectively buffer restricts where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings by the institution of the CETI instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold	12.9 % 14.4 % 16.4 % 7.0 % 2.5 % 1.5 % 3.0 % 0.0 % 12.9 % N/A N/A N/A N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133 CRD 131 CRD 128
61 62 63 64 65 66 67 67a 68 69 70 71 Amoun (before 72 73	common Equity Tier 1 (as a percentage of risk exposure amount)  Ter 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer ("C.Sil or O-SB luffer), expressed as a percentage of risk exposure amount)  of which: capital conservation buffer requirement of which: systemic risk buffer requirement of which: Solbal Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer  Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Non relevant in EU regulation  Non relevant in EU regulation  Solew the thresholds for deduction  risk vegleting)  Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings 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)	12.9 % 14.4 % 16.4 % 7.0 % 2.5 % 1.5 % 3.0 % 0.0 % 12.9 % N/A N/A N/A N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48
61 62 63 64 65 66 67 67a 68 69 70 71 Amoun (before 72 73 74 75	Common Equity Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer ("CS1 or O-S1 buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: systemic risk buffer requirement of which: Isobal Systemically important institution (C-SII) or Other Systemically important institution (O-SII) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Non relevant in EU regulation  Non relevant in EU regulation  To the buffer of the systemic risk buffer requirement of the buffer of the systemic risk buffer requirement of the buffer respective to the systemic risk buffer requirement of the systemic risk buffer requirement of the systemic risk buffer requirement of the systemic respective respective reputation to the systemic respective respective reputation respectively.  Description of the systemic risk buffer reputation respectively respectively.  Different respectively respectively respectively respectively respectively.  Different respectively respectively respectively respectively.  Different respectively respectively respect of exposures subject to standardized approach (prior to the bufferent bufferent bufferent bufferent respect of exposures subject to standardized approach (prior to the	12.9 % 14.4 % 16.4 % 7.0 % 2.5 % 1.5 % 3.0 % 0.0 % 12.9 % N/A N/A N/A N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48
61 62 63 64 65 66 67 67a 68 69 70 71 Amoun (before 72 73 74 75 Applica 76	common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CETI requirement in accordance with article 92 (1) (a) plus capital conservation and countercycleal buffer requirements, plus systems risk buffer, plus the systemically important institution buffer (C-Si or O-SS buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: Systemically important institution (G-SiI) or Other Systemically important institution (O-SiI) buffer Common Equity Ter 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Non relevant in EU regulation  Its below the thresholds for deduction  Test weighting)  Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings by the institution of the CETI instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings by the institution of the CETI instruments of financial sector entities where the institution as a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Empty set in the EU  Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in article 36 (3) are met)  Section of the ca	12.9 % 14.4 % 16.4 % 7.0 % 2.5 % 1.5 % 3.0 % 0.0 % N/A N/A N/A N/A N/A N/A N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48
61 62 63 64 65 66 67 67 68 69 70 71 Amoun (before 72 73 74 75 76 77	Common Equity Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (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 ("CSI or O-S1 buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: systemic risk buffer requirement of which: systemic risk buffer requirement of which: clobal Systemically important institution (G-SiI) or Other Systemically important institution (O-SiI) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Tisk below the thresholds for deduction risk weighting  Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Empty set in the EU  Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in article 38 (3) are met)  **Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the capit can be capital to the standardized approach (prior to the application of the capital can be capital and arise and provi	12.9 % 14.4 % 16.4 % 7.0 % 2.5 % 1.5 % 3.0 % 0.0 % 12.9 % N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48
61 62 63 64 65 66 67 67a 68 69 70 71 Amoun (before 72 73 74 75 Applica 76	common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CETI requirement in accordance with article 92 (1) (a) plus capital conservation and countercycleal buffer requirements, plus systems risk buffer, plus the systemically important institution buffer (C-Si of or OS buffer), expressed as a percentage of risk exposure amount)  of which: countercyclical buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which systemic risk weighting to restrict risk adjustion of the capital of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings by the institution of the CET1 inst	12.9 % 14.4 % 16.4 % 7.0 % 2.5 % 1.5 % 3.0 % 0.0 % N/A N/A N/A N/A N/A N/A N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48
61 62 63 64 65 66 67 67 68 69 70 71 Amoun (before 72 73 74 75 76 77	Common Equity Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (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 ("CSI or O-S1 buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: systemic risk buffer requirement of which: systemic risk buffer requirement of which: clobal Systemically important institution (G-SiI) or Other Systemically important institution (O-SiI) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Tisk below the thresholds for deduction risk weighting  Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Empty set in the EU  Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in article 38 (3) are met)  **Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the capit can be capital to the standardized approach (prior to the application of the capital can be capital and arise and provi	12.9 % 14.4 % 16.4 % 7.0 % 2.5 % 1.5 % 3.0 % 0.0 % N/A N/A N/A N/A N/A N/A N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48
61 62 63 64 65 67 67a 68 69 70 71 Amoun (before 72 73 74 75 Applica 76 77 77 78	Common Equity Tier I (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CETI requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer ("CSI or O'S B) tieffer, expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which systemic risk buffer requirement of risk buffer requirement of the systemic risk buffer requirement of risk buffer reduction to the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Divect and indirect holdings by the institution of the CETI instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Divect and indirect holdings in a rick side systemic risk adjustments in trace and the systemic risk adjustments inc	12.9 % 14.4 % 16.4 % 7.0 % 2.5 % 3.0 % 0.0 % 12.9 % N/A N/A N/A N/A  11 913	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48
61 62 63 64 65 66 67 67a 68 69 70 71 Amoun (before 72 73 74 75 Applica 76 77 78 79	common Equity Tier 1 (as a percentage of risk exposure amount)  Ter 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CETI requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systems risk buffer, plus the systemically important institution buffer (C-SI for O-SI buffer), expressed as a percentage of risk exposure amount)  of which: countercyclical buffer requirement  of which: countercyclical buffer requirement  of which: systemic risk buffer requirement  of which: Systemic risk buffer requirement  of which: Systemic risk buffer requirement  of which: Library (Systemically) important institution (G-SII) or Other Systemically important institution (O-SII) buffer  Common Equity Ter 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Non relevant in EU regulation  1 above the thresholds for deduction  1 above the thresholds for deduction  2 risk weighting)  Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings by the institution of the CETI instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold, and net of eligible short positions)  Direct and indirect holdings by the institution of the CETI instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold, and net of eligible short positions)  Direct and indirect holdings by the institution of the CETI instruments of financial sector entities where the institution of the cap)  Cert in the EU  Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the	12.9 % 14.4 % 16.4 % 7.0 % 2.5 % 1.5 % 3.0 % 0.0 % 12.9 % N/A N/A N/A N/A N/A  N/A  11 913  . 372 081 . 178 599	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (h), 45 og 48  36 (1) (c), 38 og 48  62  62  62  62  62
61 62 63 64 65 66 67 67a 68 69 70 71 Amount (before 72 73 74 75 Applica 76 77 78 79 79 79 70 71 70 71 70 71 70 71 70 71 70 71 70 70 70 70 70 70 70 70 70 70 70 70 70	Common Equity Tier 1 (as a percentage of risk exposure amount)  Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CETI requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systems risk buffer, plus the systemically important institution buffer (C-Si or O-Si buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: countercyclical buffer requirement of which: systemic risk buffer requirement of which: Si or a percentage of risk exposure amount)  Non relevant in EU regulation  To stake weighting  Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings by the institution of the CETI instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Empty set in the EU  Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in article 38 (3) are met)  Deferred tax sastings from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in article 38 (3) are met)  Deferred tax deplation of freedom in Texpect of exposures subject to standardized approach (prior to the application of the cap)  Credit risk adjustments included in T2 in respect of exposures subject to internal rat	12.9 % 14.4 % 16.4 % 7.0 % 2.5 % 3.0 % 0.0 % 12.9 % N/A N/A N/A N/A  11 913	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48  62 62 62 62 68 484 (3) og 486 (2) og (5)
61 62 63 64 65 66 67 67a 68 69 70 71 Amoun (before 72 73 74 75 Applica 76 77 78 79	Common Equity Tier 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer ("CSI or O-SI buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: systemic risk buffer requirement of which: licibal systemically important institution (C-SiI) or Other Systemically Important institution (O-SiI) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  Non relevant in EU regulation  Non relevant in EU regulation  Town re	12.9 % 14.4 % 16.4 % 7.0 % 2.5 % 1.5 % 3.0 % 0.0 % 12.9 % N/A N/A N/A N/A N/A  N/A  11 913  . 372 081 . 178 599	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (0, 45 og 48  36 (1) (c), 38 og 48  62  62  62  62  62  64  65 (2) (2) (3) (46 (2) og (5) (48 (3) og 486 (2) og (5) (5)
61 62 63 64 65 66 67 67 67 68 69 70 71 72 73 74 75 75 77 77 78 79 Capital (only a) 83 81 82 83	Common Equity Tier I (as a percentage of risk exposure amount)  Toral capital (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CETI requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer ("CSI or O-SI buffer), expressed as a percentage of risk exposure amount) of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: systemic risk buffer requirement of which: systemic risk buffer requirement of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: systemic risk buffer requirement of which: capital requirement of which: capital systemically important institution (C-SiI) or Other Systemically important institution (O-SiI) buffer Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)  Non relevant in EU regulation  To be the thresholds for deduction risk wellow the systemic risk wellow the thresholds for deduction risk wellow the thresholds for deduction risk wellow the systemic risk wellow the systemic risk wellow the systemic risk wellow the thresholds in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings by the institution of the CETI instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Empty set in the EU  Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in article 38 (3) are met)  **Ceptor itsk adjustments included in T2 in respect of exposure	12.9% 14.4% 16.4% 7.0% 2.5% 3.0% 0.0% 12.9% N/A N/A N/A  11 913 372 081 178 599 N/A N/A N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48  62  62  62  62  64  64  64  65  65  66  67  68  68  69  69  69  69  69  69  69  69
61 62 63 64 65 66 67 67a 68 69 70 71 Amount (before 72 73 74 75 Applica 76 77 78 80 80 81 82	common Equity Tier 1 (as a percentage of risk exposure amount)  Tor 1 (as a percentage of risk exposure amount)  Tor 1 (as a percentage of risk exposure amount)  Total capital (as a percentage of risk exposure amount)  Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercycleal buffer requirements, plus systems risk buffer, plus the systemically important institution buffer (C-Si in O-Si buffer), expressed as a percentage of risk exposure amount)  of which: capital conservation buffer requirement of which: capital conservation buffer requirement of which: systemic risk buffer requirement of which systemic risk buffer requirement of the systemic risk buffer requirement of the systemic risk buffer requirement buffer requirement of the systemic risk buffer requirement of the systemic risk weighting buffer risk weighting.  Direct and indirect holdings of the capital of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution as a significant investment in those entities (amount below 10% threshold and net of eligible short positions)  Direct and	12.9 % 14.4 % 16.4 % 7.0 % 2.5 % 1.5 % 3.0 % 0.0 % 12.9 % N/A N/A N/A N/A  11 913 . 372 081 . 178 599 N/A N/A	92 (2) (b) 92 (2) (c) CRD 128, 129, 130, 131 og 133  CRD 131  CRD 128  36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69 og 70  36 (1) (i), 45 og 48  36 (1) (c), 38 og 48  62  62  62  62  484 (3) og 486 (2) og (5) 484 (3) og 486 (2) og (5) 484 (4) og 486 (2) og (5) 484 (4) og 486 (2) og (5)



# Information on compliance with the requirement for a counter-cyclical capital buffer at 31 December 2016

Eika Boligkreditt AS





### STANDARD TABLES FOR PUBLISHING INFORMATION ON COMPLIANCE BY THE ENTERPRISE WITH THE REQUIREMENT FOR A COUNTER-CYCLICAL CAPITAL BUFFER

#### Reference data

Consolidation level Not consolidated

Table 1

Geographical distribution of relevant credit exposures

				G	eograpincai	uistribution (	or refevant c	redit exposure:	S				
		General credit exposures		Exposures in the trading book		Securitisation exposures		Capital requirements				.	
Row		Total exposures for SA	Total exposures for IRB	Total long- and short-term positions in the trading book	Value of exposures in the trading book	Total exposures for SA	Total exposures for IRB	Of which: general credit exposures	Of which: exposures in the trading book	Of which: securitisation exposures	Total	Weights for capital requirements	Counter-cyclical capital buffer rate
		010	020	030	040	050	060	070	080	090	100	110	120
	Breakdown												
010	by country												
	Norge	77 246 235						25 373 826			25 373 826	0.996	1.50
	Danmark	150 720						15 072			15 072	0.001	1.50
	Sverige	823 808						82 381			82 381	0.003	1.25
	Finland	56 335						5 633			5 633	0.000	1.50
		-						-			-	-	-
		-						-			-	-	-
		-						-			-	-	-
		-						-			-	-	-
020	Total	78 277 097						25 476 913			25 476 913	1.000	5.75

### Table 2

Size of enterprise-specific counter-cyclical capital buffer

Row		Column
		010
010	Total risk exposure amount	29 766 452
020	Enterprise-specific counter-cyclical buffer rate	1.50
030	Requirement for enterprise-specific counter-cyclical capital buffer	446 256