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Template EU OV1 – Overview of risk weighted exposure amounts

		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		a	b	c
		31.12.2022	31.12.2021	31.12.2022
1	Credit risk (excluding CCR)	1567	2001	125
2	Of which the standardised approach	1567	2001	125
3	Of which the foundation IRB (FIRB) approach			
4	Of which: slotting approach			
EU 4a	Of which: equities under the simple riskweighted approach			
5	Of which the advanced IRB (AIRB) approach			
6	Counterparty credit risk - CCR	1464	1375	117
7	Of which the standardised approach	501	459	40
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP			
EU 8b	Of credit valuation adjustment - CVA	963	916	77
9	Of which other CCR			
10	<i>Empty set in the EU</i>			
11	<i>Empty set in the EU</i>			
12	<i>Empty set in the EU</i>			
13	<i>Empty set in the EU</i>			
14	<i>Empty set in the EU</i>			
15	Settlement risk			
16	Securitisation exposures in the non-trading book (after the cap)			
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)			
19	Of which SEC-SA approach			
EU 19a	Of which 1250%/ deduction			
20	Position, foreign exchange and commodities risks (Market risk)			
21	Of which the standardised approach			
22	Of which IMA			

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EU 22a	Large exposures			
23	<i>Empty set in the EU</i>			
24	Operational risk	228	324	18
EU 24a	Of which basic indicator approach	228	324	18
EU 24b	Of which standardised approach			
EU 24c	Of which advanced measurement approach			
25	<i>Empty set in the EU</i>			
26	<i>Empty set in the EU</i>			
27	<i>Empty set in the EU</i>			
28	<i>Empty set in the EU</i>			
29	Total	3259	3700	260

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Template EU KM1 - Key metrics
in million NOK

		a	b
		31.12.2022	31.12.2021
Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	5811	5793
2	Tier 1 capital	5811	5793
3	Total capital	6112	6089
Risk-weighted exposure amounts			
4	Total risk-weighted exposure amount	3259	3700
Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	178,31	156,6
6	Tier 1 ratio (%)	178,31	156,6
7	Total capital ratio (%)	178,31	156,6
Additional own funds requirements based on SREP (as a percentage of risk-weighted exposure)			
EU 7a	Additional CET1 SREP requirements (%)		
EU 7b	Additional AT1 SREP requirements (%)		
EU 7c	Additional T2 SREP requirements (%)		
EU 7d	Total SREP own funds requirements (%)		
Combined buffer requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2,5	2,5
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)		
9	Institution specific countercyclical capital buffer (%)	2	1
EU 9a	Systemic risk buffer (%)	3	3
10	Global Systemically Important Institution buffer (%)		
EU 10a	Other Systemically Important Institution buffer		
11	Combined buffer requirement (%)	7,5	6,5
EU 11a	Overall capital requirements (%)	15,5	14,5
12	CET1 available after meeting the total SREP own funds requirements (%)		
Leverage ratio			

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13	Leverage ratio total exposure measure	8726	10299
14	Leverage ratio	66,60 %	56,30 %
	Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)		
EU 14a	Additional CET1 leverage ratio requirements (%)		
EU 14b	Additional AT1 leverage ratio requirements (%)		
EU 14c	Additional T2 leverage ratio requirements (%)		
EU 14d	Total SREP leverage ratio requirements (%)		
EU 14e	Applicable leverage buffer		
EU 14f	Overall leverage ratio requirements (%)		
	Liquidity Coverage Ratio		
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	1319	2706
16	Total net cash outflows (adjusted value)	53	55
17	Liquidity coverage ratio (%)	2469 %	4911 %
	Net Stable Funding Ratio		
18	Total available stable funding	8613	9538
19	Total required stable funding	3877	5462
20	NSFR ratio (%)	222 %	175 %

Template EU REM1 - Remuneration awarded for the financial year

		a	b	c	d
		MB Supervisory function	MB Management function	Other senior management	Other identified staff
1	Fixed remuneration	Number of identified staff		3	
2		Total fixed remuneration		5	
3		Of which: cash-based		5	
4		(Not applicable in the EU)			
EU-4a		Of which: shares or equivalent ownership interests			
5		Of which: share-linked instruments or equivalent non-cash instruments			
EU-5x		Of which: other instruments			
6		(Not applicable in the EU)			
7		Of which: other forms			
8	(Not applicable in the EU)				
9	Variable remuneration	Number of identified staff		3	
10		Total variable remuneration		2	
11		Of which: cash-based			
12		Of which: deferred			
EU-13a		Of which: shares or equivalent ownership interests			
EU-14a		Of which: deferred			
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments			
EU-14b		Of which: deferred			
EU-14x		Of which: other instruments			
EU-14y	Of which: deferred				
15	Of which: other forms				
16	Of which: deferred				
17	Total remuneration (2 + 10)				

Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)

		a	b	c	d
		MB Supervisory function	MB Management function	Other senior management	Other identified staff
Guaranteed variable remuneration awards					
1	Guaranteed variable remuneration awards - Number of identified staff				
2	Guaranteed variable remuneration awards -Total amount				
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap				
Severance payments awarded in previous periods, that have been paid out during the financial year					
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff				
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount				
Severance payments awarded during the financial year					
6	Severance payments awarded during the financial year - Number of identified staff				
7	Severance payments awarded during the financial year - Total amount				
8	Of which paid during the financial year				
9	Of which deferred				
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap				
11	Of which highest payment that has been awarded to a single person				

Template EU REM3 - Deferred remuneration

		a	b	c	d	e	f	EU - g	EU - h
	Deferred and retained remuneration	Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1	MB Supervisory function								
2	Cash-based								
3	Shares or equivalent ownership interests								
4	Share-linked instruments or equivalent non-cash instruments								
5	Other instruments								
6	Other forms								
7	MB Management function								
8	Cash-based							2	
9	Shares or equivalent ownership interests								
10	Share-linked instruments or equivalent non-cash instruments								
11	Other instruments								
12	Other forms								
13	Other senior management								
14	Cash-based								
15	Shares or equivalent ownership interests								
16	Share-linked instruments or equivalent non-cash instruments								
17	Other instruments								
18	Other forms								
19	Other identified staff								
20	Cash-based								
21	Shares or equivalent ownership interests								

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22	Share-linked instruments or equivalent non-cash instruments								
23	Other instruments								
24	Other forms								
25	Total amount								

Template EU REM4 - Remuneration of 1 million EUR or more per year

	EUR	a Identified staff that are high earners as set out in Article 450(i) CRR
1	1 000 000 to below 1 500 000	
2	1 500 000 to below 2 000 000	
3	2 000 000 to below 2 500 000	
4	2 500 000 to below 3 000 000	
5	3 000 000 to below 3 500 000	
6	3 500 000 to below 4 000 000	
7	4 000 000 to below 4 500 000	
8	4 500 000 to below 5 000 000	
9	5 000 000 to below 6 000 000	
10	6 000 000 to below 7 000 000	
11	7 000 000 to below 8 000 000	
x	To be extended as appropriate, if further payment bands are needed.	