Own funds disclosure template. December 31, 2018.

	Common Equity Tier 1 (CET1) capital: Instruments and reserves	Amount (NOK thousands) on Dec 31, 2019	Regulation (EU) No 575/2013 Article reference
1	Capital instruments and the related share premium accounts		26 (1), 27, 28, 29
	of which: Instrument type 1	2.771.097	EBA list 26 (3)
	of which: Instrument type 2		EBA list 26 (3)
	of which: Instrument type 3		EBA list 26 (3)
2	Retained earnings	3.320.329	26 (1) (c)
3	Accumulated other comprehensive income (and other reserves)	211.765	26 (1) (d), (e)
3a	Funds for general banking risk		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		486 (2)
5	Minority interests (amount allowed in consolidated CET1)		84
5a	Independently reviewed interim profits net of any charge or dividend	66.845	26 (2)
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**6.370.036**	**Sum of rows 1 to 5a**
	Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7	Additional value adjustments (negative amount)	-12.567	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	-2	36 (1) (b), 37
9	Empty set in the EU		
10	Deferred tax asset that relay 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), 38
11	Fair value reserves related to gains or losses on cash flow hedges		33 (1) (a)
12	Negative amounts resulting from the calculation of expected loss amount		36 (1) (d), 40, 159
13	Any increase in equity that result from securitised assets (negative amount)		32 (1)
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standard	-277.150	33 (1) (b), (c)
15	Defined-benefit pension fund assets (negative amount)	-103	36 (1) €, 41

16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)		36 (1) (f), 42
17	Direct, indirect and synthetic holdings of the CET1 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)		36 (1) (g), 44
18	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institutions does not have a significant investments in those entities (amount above 10% treshold and net og eligible short positions) (negative amount)		36 (1) (h), 43, 45, 46, 49 (2), 79, 469 (1) (a), 472 (10), 478 (1)
19	Direct, indirect and synthetic holdings of the CET1 instruments of financial sector entities where the institutions has a significant investments in those entities (amount above 10% treshold and net og eligible short positions) (negative amount)		36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3) and 79
20	Empty set in the EU		
20a	Exposure amount of the following items which qualify for a RW of 1250% where the institution opt for the deduction alternative		36 (1) (k)
20b	of which: qualifying holdings outside the financial sector (negative amount)		36 (1) (k) (i), 89 to 91
20c	of which: securisation positions (negative amount)		36 (1) (k) (ii), 243 (1) (b), 244 (1) (b), 258
20d	of which: free deliveries (negative amount)		36 (1) (k) (iii), 379 (3)
21	Deferred tax asset arising from temporary differences (amount above 10% treshold , net of tax liability where the conditions in Article 38 (3) are met (negative amount)		36 (1) (c), 38 og 48 (1) (a)
22	Amount axceeding the 15% treshold (negative amount)		48 (1)
23	of which: direct and indirect holdings by the institutions of the CET1 instruments of financial sector entities where the institution has a significant investment in		36 (1) (i), 48 (1) (b)
24	Empty set in the EU		
25	of which: deferred tax asset arising from temporary differences		36 (1) (c), 38, 48 (1) (a)
25a	Losses for the current financial year (negative amount)		36 (1) (a)
25b	Foresable tax charges relating to CET1 items (negative amount)		36 (1) (l)
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)**	**-289.822**	**Sum of rows 7 to 20a, 21, 22, 25a, 25b, 26 og 27**

29	**Common Equity Tier (CET1) capital**	**6.080.214**	**Row 6 minus row 28**
	Additional Tier 1 (AT1) capital: instruments		
30	Capital instruments and the related share premium accounts		51, 52
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liability under applicable accounting standards		
33	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from AT1		486 (3) & (5)
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, 86
35	of which: instruments issued by subsidiaries subject to phase out		
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	-	**Sum of rows 30, 33 and 34**
	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), 57
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution		56 (b), 58
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institutions does not have a significant investments in those entities (amount above 10% treshold and net og eligible short positions) (negative amount)		56 (c), 59, 60, 79
40	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institutions does not have a significant investments in those entities (amount above 10% treshold and net og eligible short positions) (negative amount)		56 (d), 59, 79
41	Empty set in the EU		Sum rad 41a, 41b, 41c
42	Qualifying T2 deductions that exceed the T2 capital of the institutions (negative amount)		56 (e)
43	**Total regulatory adjustments to Additional Tier 1 (CET1)**	**-**	**Sum of rows 37 to 42**
44	**Additional Tier 1 (AT1) Capital**	**-**	**Row 36 minus row 43**
45	**Kjernekapital**	**6.080.214**	**Sum of row 29 and row 44**
	Tier 2 (T2) capital: Instruments and provisions		
46	Capital instruments and the related share premium accounts		62, 63

47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2		486 (4) & (5)
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, 88
49	of which: instruments issued by subsidiaries subject to phase out		
50	Credit risk adjustments		62 (c), (d)
51	**Tier 2 (T2) capital before regulatory adjustments**	**-**	**Sum of rows 46 to 48, row 50**
	Tier 2 (T2) capital: regulatory adjustments		
52	Direct and indirect holdings by an institution of own T2 instruments (negative amount)		63 (b) (i), 66 (a),67
53	Holdings of the T2 instruments and subordinated loans of financial sector entities wherer those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		66 (b), 68
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities wherer the institutions does not have a significant investments in those entities (amount above 10% treshold and net og eligible short positions) (negative amount)		66 (c), 69, 70, 79
55	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities wherer the institutions does not have a significant investments in those entities (net og eligible short positions) (negative amount)		66 (d), 69, 79
56	Empty set in the EU	-	Sum of rows 56a, 56b, 56c
57	**Total regulatory adjustments to Tier 2 (T2) capital**	**-**	**Sum of rows 52 to 56**
58	**Tier 2 (T2) capital**	**-**	**Row 51 minus row 57**
59	**Total capital (TC=T1+T2)**	**6.080.214**	**Sum of row 45 and row 58**
60	**Total risk weighted assets**	**5.336.607**	
	Capital ratios and buffer		
61	**Common Equity Tier 1 (as a percentage of total risk exposure amount)**	**113,9 %**	92 (2) (a)
62	**Tier 1 (as a percentage of total risk exposure amount)**	**113,9 %**	92 (2) (b)
63	**Total capital (as a percentage of total risk exposure amount)**	**113,9 %**	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 systemically important institution buffer expressed as a percentage of risk exposure amount)**	**533.661**	CRD 128, 129, 130, 131, 133
65	**of which: capital conservation buffer requirement**	**133.415**	
66	**of which: countercyclical buffer requirement**	**106.732**	
67	**of which: systemic risk buffer requirement**	**160.098**	
67a	**of which: Global Systemically Important Institutional (G-SII) or Other Systemically Important Institution (O-SII) buffer**		CRD 131
68	**Common Equity Tier 1 available to meet buffers (as a percentage of risk**	**99,4 %**	CRD 128
69	**(non relevant in EU regulations)**		
70	**(non relevant in EU regulations)**		
71	**(non relevant in EU regulations)**		
	Amounts below the tresholds 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% treshold and net of eligible short positions)		36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 66 (c), 69, 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		36 (1) (i), 45, 48
74	Empty set in the EU		
75	Deferred tax asset arising from temporary differences (amount above 10% treshold , net of tax liability where the conditions in Article 38 (3) are met		36 (1) (c), 38, 48
	Applicable caps on the inclusion of provision in Tier 2		
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		62
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach		62
78	Credit risk adjustments included in T2 in respect of exposures subject to internal rating-based approach (prior to the application of the cap)		62
79	Cap for inclusion of credit risk adjustments in T2 under internal rating-based approach		62
	Capital instruments subject to phase-out arrangements (only applicable		
80	Current cap on CET1 instruments subject to phase out arrangements		484 (3) & 486 (2)& (5)
81	Amount excluded from CET1 due to cap (excess over cap after redemptions)		484 (3), 486 (2) & (5)
82	Current cap on ATT1 instruments subject to phase out arrangements		484 (4), 486 (3) & (5)

83	Amount excluded from AT1 due to cap (excess over cap after redemptions)		484 (4), 486 (3) & (5)
84	Current cap on T2 instruments subject to phase out arrangements		484 (5), 486 (4) & (5)
85	Amount excluded from T2 due to cap (excess over cap after redemptions)		484 (5), 486 (4) & (5)