

ANNEX I

Balance Sheet Reconciliation Methodology

Disclosure according to Article 2 in Commission implementing regulation (EU) No 1423/2013

| Länsförsäkringar Consolidated situation | 30-sep | 30-sep |
|--|-------------------------------|----------------------------------|
| Reconsolidation to balance sheet of Länsförsäkringar AB Group | 2017 | 2017 |
| | Consolidated situation | Länsförsäkringar AB Group |
| Msek | Own funds | Balance sheet items |
| Shareholders equity Länsförsäkringar AB Group | 24 857,1 | 24 857,1 |
| Adjustments in shareholders equity due to deconsolidation of insurance companies | 1 145,2 | |
| Own funds for capital adequacy Consolidated situation | 26 002,3 | |
| Non-eligible capital from minority interests | -1 379,3 | |
| Adjustment for additional tier 1 capital instruments | -1 200,0 | |
| Deduction for interest related to additional tier 1 capital instruments | -1,9 | |
| Deduction for unaudited profit | -300,0 | |
| Deductions for holdings in insurance companies | -5 999,3 | |
| Adjustments for cash flow hedges | 105,9 | |
| Prudent valuation | -52,1 | |
| Deferred tax assets in Länsförsäkringar AB group | | -47,0 |
| <i>whereof related to group companies outside of the consolidated situation</i> | | -13,2 |
| Deferred tax assets that are risk weighted | | -33,8 |
| Deductions for deferred tax assets | 0,0 | |
| Total amount of immaterial assets and goodwill | | -4 842,5 |
| <i>whereof related to group companies outside of the consolidated situation</i> | | -3 474,8 |
| Deductions for immaterial assets in the consolidated situation | -1 367,7 | |
| Goodwill | -371,6 | |
| Deduction for IRB shortfall | -444,3 | |
| Common equity tier 1 | 14 991,9 | |
| Additional tier 1 capital instruments, qualifying part | 944,3 | |
| Tier 1 capital | 15 936,2 | |
| Qualifying part of tier 2 capital instruments issued by Länsförsäkringar Bank AB | 2 163,3 | |
| Excess for IRB provisions | 0 | |
| Total tier 2 capital | 2 163,3 | |
| Total own funds in the consolidated situation | 18 099,5 | |

APENDIX II

Capital instruments' main features template

Disclosure according to Article 3 in Commission implementing regulation (EU) 1423/2013

| Capital instruments' main features template | | | | | |
|---|---|---|--|--|--|
| 1 | Issuer | Länsförsäkringar Bank AB (publ) | Länsförsäkringar Bank AB (publ) | Länsförsäkringar Bank AB (publ) | Länsförsäkringar Bank AB (publ) |
| 2 | Unique identifier (eg Cusip, ISIN, or Bloomberg for private placement) | XS1243897987 | SE0005130671 | SE0008294466 | SE0008294474 |
| 3 | Governing law(s) for instrument | English/Swedish | Swedish | Swedish | Swedish |
| <i>Regulatory treatment</i> | | | | | |
| 4 | Transitional CRR rules | Additional Tier 1 (AT1) | Additional Tier 2 | Additional Tier 2 | Additional Tier 2 |
| 5 | Post-transitional CRR rules | Additional Tier 1 (AT1) | Additional Tier 2 | Additional Tier 2 | Additional Tier 2 |
| 6 | Eligible at solo/(sub-)consolidated/solo & (sub-)consolidated | Solo & Consolidated | Solo & Consolidated | Solo & Consolidated | Solo & Consolidated |
| 7 | Instrument type (types to be specified by each jurisdiction) | Additional Tier 1 as published in Regulation (EU) No 575/2013 art 52 | Tier 2 capital as published in Regulation (EU) No 575/2013 art 63 | Tier 2 capital as published in Regulation (EU) No 575/2013 art 63 | Tier 2 capital as published in Regulation (EU) No 575/2013 art 63 |
| 8 | Amount recognised in regulatory capital (currency in million, as of most recent reporting date) | 1 200 Mkr | 1 096,8 Mkr | 500 Mkr | 1 000 Mkr |
| 9 | Nominal amount of instrument | 1 200 Mkr | 1 100 Mkr | 500 Mkr | 1 000 Mkr |
| 9a | Issue price | 100 procent | 100 procent | 100 procent | 100 procent |
| 9b | Redemption price | 100 per cent of Nominal amount | 100 per cent of Nominal amount | 100 per cent of Nominal amount | 100 per cent of Nominal amount |
| 10 | Accounting classification | Own Capital | Liability - amortised cost | Liability - amortised cost | Liability - amortised cost |
| 11 | Original date of issuance | 09-jun-15 | 28-mar-13 | 26-apr-16 | 26-apr-16 |
| 12 | Perpetual or dated | Perpetual | Dated | Dated | Dated |
| 13 | Original maturity date | No maturity | 28-mar-23 | 26-apr-26 | 26-apr-26 |
| 14 | Issuer call subject to prior supervisory approval | Yes | Yes | Yes | Yes |
| | | 28-mar-18 | 28-mar-18 | 26-apr-21 | 26-apr-21 |
| 15 | Optional call date, contingent call dates, and redemption amount | 100 per cent of Nominal amount In addition Tax/Regulatory call | 100 per cent of Nominal amount In addition Tax/Regulatory call | 100 per cent of Nominal amount In addition Tax/Regulatory call | 100 per cent of Nominal amount In addition Tax/Regulatory call |
| 16 | Subsequent call dates, if applicable | 9 mar, 9 jun, 9 sep and 9 dec each year after first call date | 28 mar, 28 jun, 28 sep and 28 dec each year after first call date | 26 jan, 26 apr, 28 jul and 26 oct each year after first call date | 26 jan, 26 apr, 28 jul and 26 oct each year after first call date |
| <i>Coupons/dividends</i> | | | | | |
| 17 | Fixed or floating dividend/coupon | Floating | Floating | Fixed to floating | Floating |
| 18 | Coupons/dividends | Stibor 3-months + 3,25 per cent per annum | Stibor 3-months + 2,50 per cent per annum | Fixed 2,66 per cent per annum until first call date, thereafter floating Stibor 3-months + 2,35 per cent per annum | Stibor 3-months + 2,35 per cent per annum |
| 19 | Existence of a dividend stopper | Yes | No | No | No |
| 20a | Fully discretionary, partially discretionary or mandatory (in terms of timing) | Fully discretionary | Mandatory | Mandatory | Mandatory |
| 20b | Fully discretionary, partially discretionary or mandatory (in terms of amount) | Fully discretionary | Mandatory | Mandatory | Mandatory |
| 21 | Existence of step up or other incentive to redeem | No | No | No | No |
| 22 | Noncumulative or cumulative | Non-cumulative | Cumulative | Cumulative | Cumulative |
| 23 | Convertible or non-convertible | Non-convertible | Non-convertible | Non-convertible | Non-convertible |
| 24 | If convertible, conversion trigger (s) | N/A | N/A | N/A | N/A |
| 25 | If convertible, fully or partially | N/A | N/A | N/A | N/A |
| 26 | If convertible, conversion rate | N/A | N/A | N/A | N/A |
| 27 | If convertible, mandatory or optional conversion | N/A | N/A | N/A | N/A |
| 28 | If convertible, specify instrument type convertible into | N/A | N/A | N/A | N/A |
| 29 | If convertible, specify issuer of instrument it converts into | N/A | N/A | N/A | N/A |
| 30 | Write-down features | Yes | N/A | N/A | N/A |
| | | 7% CET1 ratio on consolidated level, 5.125% CET1 ratio on solo level | N/A | N/A | N/A |
| 31 | If write-down, write-down trigger (s) | | N/A | N/A | N/A |
| 32 | If write-down, full or partial | Partially | N/A | N/A | N/A |
| 33 | If write-down, permanent or temporary | Temporary | N/A | N/A | N/A |
| | | Can under some instances occur if there is a positive result. Write-up is fully discretionary from issuer's side. Write-up should occur pro rata in relation to other instruments that were depreciated. | N/A | N/A | N/A |
| 34 | If temporary write-down, description of write-up mechanism | | | | |
| 35 | Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument) | Tier 2 | Senior debt | Senior debt | Senior debt |
| 36 | Non-compliant transitioned features | No | No | No | No |
| 37 | If yes, specify non-compliant features | N/A | N/A | N/A | N/A |

ANNEX VI

Transitional own funds disclosure template

2016-12-31

(C) AMOUNTS SUBJECT TO
PRE-REGULATION (EU) No
575/2013

| Common Equity tier 1 capital: Instruments and reserves | | (A) AMOUNT AT DISCLOSURE DATE | (B) REGULATION (EU) No 575/2013 ARTICLE REFERENCE | TREATMENT OR PRESCRIBED RESIDUAL AMOUNT OF REGULATION (EU) No 575/2013 |
|--|--|-------------------------------|--|--|
| 1 | Capital instruments and the related share premium accounts <i>of which : Share capital</i> | 11 314,6 1 042,5 | 26 (1), 27, 28, 29, EBA list 26 (3) EBA list 26 (3) | 0,0 0,0 |
| 2 | Retained earnings | 8 781,4 | 26 (1) (c) | 0,0 |
| 3 | Accumulated other comprehensive income (and other reserves , to include unrealised gains and losses under the applicable acc | 474,8 | 26 (1) | 0,0 |
| 3a | Funds for general banking risk | 0,0 | 26 (1) (f) | 0,0 |
| 4 | Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1 | 0,0 | 486 (2) | 0,0 |
| 5 | Minority Interests (amount allowed in consolidated CET1) | 0,0 | 84, 479, 480 | 0,0 |
| 5a | Independently reviewed interim profits net of any fore- seeable charge or dividend | 2 550,2 | 26 (2) | 0,0 |
| 6 | Common Equity Tier 1 (CET1) capital before regulatory adjustments | 23 121,0 | | 0,0 |
| Common Equity Tier 1 (CET1) capital: regulatory adjustments | | | | |
| 7 | Additional value adjustments (negative amount) | -52,1 | 34, 105 | 0,0 |
| 8 | intangible assets (net of related tax liability) (negative amount) | -1 739,3 | 36 (1) (b), 37, 472 (4) | 0,0 |
| 9 | Empty Set in the EU | 0,0 | | 0,0 |
| 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) | 0,0 | 36 (1) (c), 38, 472 (5) | 0,0 |
| 11 | Fair value reserves related to gains or losses on cash flow hedges | 105,9 | 33 (a) | 0,0 |
| 12 | Negative amounts resulting from the calculation of expected loss amounts | -444,3 | 36 (1) (d), 40, 159, 472 (6) | 0,0 |
| 13 | Any increase in equity that results from securitized assets (negative amount) | 0,0 | 32 (1) | 0,0 |
| 14 | Gains or losses on liabilities valued at fair value resulting from changes in own credit standing | 0,0 | 33 (b) | 0,0 |
| 15 | Defined-benefit pension fund assets (negative amount) | 0,0 | 36 (1) (e), 41, 472 (7) | 0,0 |
| 16 | Direct and indirect holdings by an institution of own CET1 instruments (negative amount) | 0,0 | 36 (1) (f), 42, 472 (8) | 0,0 |
| 17 | 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) | 0,0 | 36 (1) (g), 44, 472 (9) | 0,0 |
| 18 | Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above the 10% threshold and net of eligible short positions) (negative amount) | 0,0 | 36 (1) (h), 43, 45, 46, 49 (2) (3), 79, 472 (10) | 0,0 |
| 19 | Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount) | -5 999,3 | 36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79, 470, 472 (11) | 0,0 |
| 20 | Empty Set in the EU | 0,0 | | 0,0 |
| 20a | Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative | 0,0 | 36 (1) (k) | 0,0 |
| 20b | <i>of which : qualifying holdings outside the financial sector</i> | 0,0 | 36 (1) (k) (i), 89 to 91 | 0,0 |
| 20c | <i>of which : securitisation positions (negative amount)</i> | 0,0 | 36 (1) (k) (ii) 243 (1) (b) 244 (1) (b) 258 | 0,0 |
| 20d | <i>of which: free deliveries (negative amount)</i> | 0,0 | 36 (1) (k) (iii), 379 (3) | 0,0 |
| 21 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in 38 (3) are met) (negative amount) | 0,0 | 36 (1) (c), 38, 48 (1) (a), 470, 472 (5) | 0,0 |
| 22 | Amount exceeding the 15% threshold (negative amount) | 0,0 | 48 (1) | 0,0 |
| 23 | <i>of which : direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities</i> | 0,0 | 36 (1) (i), 48 (1) (b), 470, 472 (11) | 0,0 |
| 24 | Empty Set in the EU | 0,0 | | 0,0 |
| 25 | <i>of which : deferred tax assets arising from temporary differences</i> | 0,0 | 36 (1) (c), 38, 48 (1) (a), 470, 472 (5) | 0,0 |
| 25a | Losses for the current financial year (negative amount) | 0,0 | 36 (1) (a), 472 (3) | 0,0 |
| 25b | Foreseeable tax charges relating to CET1 items (negative amount) | 0,0 | 36 (1) (l) | 0,0 |
| 26 | Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre CRR treatment | 0,0 | | 0,0 |
| 26a | Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468 | 0,0 | | 0,0 |
| 26b | Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre CRR | 0,0 | 481,0 | 0,0 |
| 27 | Qualifying AT1 deductions That exceed the AT1 capital of the institution (negative amount) | 0,0 | 36 (1) U) | 0,0 |
| 28 | Total regulatory adjustments to Common equity Tier 1 (CET1) | -8 129,1 | | 0,0 |
| 29 | Common Equity Tier 1 (CET1) capital | 14 991,9 | | 0,0 |

| | | | | |
|--|---|-----------------|--|------------|
| Additional Tier 1 (AT1) capital: Instruments | | | | |
| 30 | Capital instruments and the related share premium accounts | 0,0 | 51,52 | 0,0 |
| 31 | <i>of which</i> : classified as equity under applicable accounting standards | 0,0 | | 0,0 |
| 32 | <i>of which</i> : classified as liabilities under applicable accounting standards | 0,0 | | 0,0 |
| 33 | Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1 Public sector capital injections grandfathered until 1 January 2018 | 0,0 | 486 (3) 483 (3) | 0,0 |
| 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 | 944,3 | 85,86,480 | 0,0 |
| 35 | <i>of which</i> : instruments issued by subsidiaries subject to phase out | 0,0 | 486 (3) | 0,0 |
| 36 | Additional Tier 1 (AT1) capital before regulatory adjustments | 944,3 | | 0,0 |
| Additional Tier 1 (AT1) capital: regulatory adjustments | | | | |
| 37 | Direct and indirect holdings by an institution of own AT1 Instruments (negative amount) | 0,0 | 52 (1) (b), 56 (a), 57,475 (2) | 0,0 |
| 38 | Holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to iniliate artificially the own lunds of the institution (negative amount) | 0,0 | 56 (b), 58, 475 (3) | 0,0 |
| 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 posi- lions) (negative amount) | 0,0 | 56 (c), 59, 60, 79, 475 (4) | 0,0 |
| 40 | Direct and indirect holdings by the institution of the AT1 instruments of financial sector entities where the insti- tution has a significant investment in those entities (amount above the 10% threshold net of eligible short positions) (negative amount) | 0,0 | 56 (d), 59, 79, 475 (4) | 0,0 |
| 41 | Regulatory adjustments applied to additional tier 1 in respect of amounts subject to pre-CRR treatment and transitional | 0,0 | | 0,0 |
| 41a | Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to | 0,0 | 472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a) | 0,0 |
| | <i>Of which items to be detailed line by line, e. g. Material net interim losses, intangibles, shortfall of provisions to expected losses etc.</i> | 0,0 | | 0 |
| 41b | Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to Article 475 of Regulation (EU) No 575/2013 | 0,0 | 477, 477 (3), 477 (4) (a) | 0,0 |
| | <i>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.</i> | 0,0 | | 0 |
| 41c | Amount to be deducted from or added to Additional Tier | 0,0 | 467, 468, 481 | 0,0 |
| 42 | Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount) | 0,0 | 56 (e) | 0,0 |
| 43 | Total regulatory adjustments to Additional Tier 1 (AT1) capital | 0,0 | | 0,0 |
| 44 | Additional Tier 1 (AT1) capital | 944,3 | | 0,0 |
| 45 | Tier 1 capital (T1 = CET1 + AT1) | 15 936,2 | | 0,0 |
| Tier 2 (T2) capital: Instruments and provisions | | | | |
| 46 | Capital instruments and the related share premium accounts | 0,0 | 62,63 | 0,0 |
| 47 | Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 Public sector capital injections grandfathered until 1 January 2018 | 0,0 | 486 (4) | 0,0 |
| 48 | Qualifying own lunds 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 | 2 163,3 | 87,88,480 | 0,0 |
| 49 | <i>of which</i> : instruments issued by subsidiaries subject to phase out | 0,0 | 486 (4) | 0,0 |
| 50 | Credit risk adjustments | 0,0 | 62 (c) & (d) | 0,0 |
| 51 | Tier 2 (T2) capital before regulatory adjustments | 2 163,3 | | |
| Tier 2 (T2) capital: regulatory adjustments | | | | |
| 52 | Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount) | 0,0 | 63 (b) (i), 66 (a), 67,477 (2) | 0 |
| 53 | Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to iniliate artificially the own lunds of the institution (negative amount) | 0,0 | 66 (b), 68, 477 (3) | 0 |
| 54 | Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount) | 0,0 | 66 (c), 69, 70, 79, 477 (4) | 0 |
| 54a | <i>Of which new holdings not subject to transitional arrangements</i> | | | 0 |
| 54b | <i>Of which holdings existing before 1 January 2013 and subject to transitional arrangements</i> | 0,0 | | 0 |
| 55 | Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount) | 0,0 | 66 (d), 69, 79, 477 (4) | 0 |
| 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 Regu- lation (EU) No 575/2013 (i.eo CRR residual amounts) | | | 0 |
| 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 | 0,0 | 472, 472(3)(a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a) | 0 |
| | <i>Of which items to be detailed line by line, e.o go Material net interim losses, intangibles, shortfall of provisions to expected losses etc.</i> | 0,0 | | 0 |
| 56b | Residual amounts deducted from Tier 2 capital with regard to deduction from Additional Tier 1 capital during the transitional period pursuant to Article 475 of Regu- lation (EU) No 575/2013 | 0,0 | 475, 475 (2) (a), 475 (3), 475 (4) (a) | 0 |
| | <i>Of which items to be detailed line by line, e.o go Reciprocal cross holdings in at1 instruments, direct holdings of non significant investments in the capital of other financial sector entities, etc.</i> | 0,0 | | 0 |
| 56c | Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre CRR | 0,0 | 467, 468, 481 | 0 |
| 57 | Total regulatory adjustments to Tier 2 (T2) capital | 0,0 | | 0 |
| 58 | Tier 2 (T2) capital | 2 163,3 | | 0 |
| 59 | Total capital (TC = T1 + T2) | 18 099,5 | | 0 |
| 59a | Risk weighted assets in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 | 0,0 | | 0 |
| | <i>Of which: items not deducted from CET1 (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Deferred tax assets that rely on future profitability net of related tax liability, indirect holdings of own CET1, etc.)</i> | 0,0 | 472, 472 (5), 472 (8) (b), 472 (10) (b), 472 (11) (b) | 0 |
| | <i>Of which: items not deducted from AT1 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. Reciprocal cross holdings in T2 instruments, direct holdings of non- significant investments in the capital of other financial sector entities, etc.)</i> | 0,0 | 475, 475 (2) (b), 475 (2) (c), 475 (4) (b) | 0 |
| | <i>Items not deducted from T2 items (Regulation (EU) No 575/2013 residual amounts) (items to be detailed line by line, e.g. indirect holdings of own t2 instruments, indirect holdings of non-significant investments in the capital of other financial sector entities, indirect holdings of significant investments in the capital of other financial sector entities etc.)</i> | 0,0 | 477, 477 (2) (b), 477 (2) (c), 477 (4) (b) | 0 |
| 60 | Total risk weighted assets | | | 0 |
| Capital ratios and buffers | | | | |

| | | | | |
|--|--|-------|---|-----|
| 61 | Common Equity Tier 1 (as a percentage of risk exposure amount) | 23,3% | 92 (2) (a), 465 | 0 |
| 62 | Tier 1 (as a percentage of risk exposure amount) | 24,8% | 92 (2) (b), 465 | 0 |
| 63 | Total capital (as a percentage of risk exposure amount) | 28,1% | 92 (2) (c) | 0 |
| 64 | Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount) | 9,0% | CRD 128, 129, 130 | 0 |
| 65 | of which : capital conservation buffer requirement | 2,5% | | 0 |
| 66 | of which : countercyclical buffer requirement | 2,0% | | 0 |
| 67 | of which : systemic risk buffer requirement | n/a | | 0 |
| 67a | of which : Global Systemically important Institution (G-SII) or Other Systemically important Institution (O-SII) buffer | n/a | CRD 131 | 0 |
| 68 | Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount) | 18,8% | CRD 128 | 0 |
| 69 | [non relevant in EU regulation] | n/a | | 0,0 |
| 70 | [non relevant in EU regulation] | n/a | | 0,0 |
| 71 | [non relevant in EU regulation] | n/a | | 0,0 |
| Capital ratios and buffers | | | | |
| 72 | Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) | 0,0 | 36 (1) (h), 45, 46, 472 (10) | 0 |
| 73 | Direct and indirect holdings by the institution of the CET 1 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) | 0,0 | 56 (c), 59, 60, 475 (4) 66 (c), 69, 70, 477 (4) 36 (1) (i), 45, 48, 470, 472 (11) | 0 |
| 74 | Empty Set in the EU | 0,0 | | 0 |
| 75 | Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) | 0,0 | 36 (1) (c), 38, 48, 470, 472 (5) | 0 |
| Applicable caps on the inclusion of provisions in Tier 2 | | | | |
| 76 | Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap) | 0,0 | 62 | 0 |
| 77 | Cap on inclusion of credit risk adjustments in T2 under standardised approach | 1,25% | 62 | 0 |
| 78 | Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap) | 0,0 | 62 | 0 |
| 79 | Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach | 0,6% | 62 | 0 |
| Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) | | | | |
| 80 | Current cap on CET1 instruments subject to phase out arrangements | 0,0 | 484 (3), 486 (2) & (5) | 0 |
| 81 | Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) | 0,0 | 484 (3), 486 (2) & (5) | 0 |
| 82 | Current cap on AT1 instruments subject to phase out arrangements | 0,0 | 484 (4), 486 (3) & (5) | 0 |
| 83 | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) | 0,0 | 484 (4), 486 (3) & (5) | 0 |
| 84 | Current cap on T2 instruments subject to phase out arrangements | 0,0 | 484 (5), 486 (4) & (5) | 0 |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) | 0,0 | 484 (5), 486 (4) & (5) | 0 |