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EU CC1 - Composition of regulatory own funds

(DKK mio.)		At 31 December 2021	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation (EU CC2)
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>			
1	Capital instruments and the related share premium accounts	2.100	A
	Of which Instrument type 1	0	
	Of which Instrument type 2	0	
	Of which Instrument type 3	0	
2	Retained earnings	6.029	B
3	Accumulated other comprehensive income (and other reserves)	982	C
EU-3a	Funds for general banking risk	0	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	-650	
5	Minority interests (amount allowed in consolidated CET1)	1.386	D
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	82	B
6	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>9.929</b>	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	-31	
8	Intangible assets (net of related tax liability) (negative amount)	-250	E
9	Empty set in the EU	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) CRR are met) (negative amount)	-290	F
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	0	
12	Negative amounts resulting from the calculation of expected loss amounts	0	
13	Any increase in equity that results from securitised assets (negative amount)	0	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0	
15	Defined-benefit pension fund assets (negative amount)	0	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-6	B
17	Direct, indirect and synthetic holdings of the CET 1 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	
18	Direct, indirect and synthetic 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 10% threshold and net of eligible short positions) (negative amount)	-19	
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)	0	
20	Empty set in the EU	0	
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0	
EU-20b	Of which qualifying holdings outside the financial sector (negative amount)	0	
EU-20c	Of which securitisation positions (negative amount)	0	
EU-20d	Of which free deliveries (negative amount)	0	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	0	
22	Amount exceeding the 17,65% threshold (negative amount)	0	
23	Of which 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	0	
24	Empty set in the EU	0	
25	Of which deferred tax assets arising from temporary differences	0	
EU-25a	Losses for the current financial year (negative amount)	0	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	0	
26	Empty set in the EU	0	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	0	
27a	Other regulatory adjustments to CET1 capital	-88	
28	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	<b>-683</b>	
29	<b>Common Equity Tier 1 (CET1) capital</b>	<b>9.246</b>	
<b>Additional Tier 1 (AT1) capital: instruments</b>			
30	Capital instruments and the related share premium accounts	730	G
31	Of which classified as equity under applicable accounting standards	730	
32	Of which classified as liabilities under applicable accounting standards	0	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1 as described in Article 486(3) CRR	0	
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	0	
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	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	-50	
35	Of which instruments issued by subsidiaries subject to phase out	-50	
36	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	<b>679</b>	
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	0	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	
39	Direct, indirect and synthetic holdings of the AT1 instruments 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	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0	
41	Empty set in the EU	0	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	0	
42a	Other regulatory adjustments to AT1 capital	0	
43	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	<b>0</b>	
44	<b>Additional Tier 1 (AT1) capital</b>	<b>679</b>	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>9.925</b>	
<b>Tier 2 (T2) capital: instruments</b>			
46	Capital instruments and the related share premium accounts	1.498	
47	Amount of qualifying items referred to in Article 484 (5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	0	
EU-47a	Amount of qualifying items referred to in Article 494a (2) CRR subject to phase out from T2	0	
EU-47b	Amount of qualifying items referred to in Article 494b (2) CRR subject to phase out from T2	0	
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	-153	
49	Of which instruments issued by subsidiaries subject to phase out	-153	
50	Credit risk adjustments	0	
51	<b>Tier 2 (T2) capital before regulatory adjustments</b>	<b>1.345</b>	
<b>Tier 2 (T2) capital: regulatory adjustments</b>			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	
54	Direct, indirect and synthetic 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	
54a	Empty set in the EU	0	
55	Direct, indirect and synthetic 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	
56	Empty set in the EU	0	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0	
EU-56b	Other regulatory adjustments to T2 capital	0	
57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	<b>0</b>	
58	<b>Tier 2 (T2) capital</b>	<b>1.345</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>11.270</b>	
60	<b>Total Risk exposure amount</b>	<b>62.091</b>	
<b>Capital ratios and requirements including buffers</b>			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	14,8914	
62	Tier 1 (as a percentage of total risk exposure amount)	15,9855	
63	Total capital (as a percentage of total risk exposure amount)	18,1512	
64	Institution CET1 overall capital requirement (CET1 requirement in accordance with Article 92 (1) CRR, plus additional CET1 requirement which the institution is required to hold in accordance with point (a) of Article 104(1) CRD, plus combined buffer requirement in accordance with Article 128(6) CRD) expressed as a percentage of risk exposure amount)	8,0980	
65	Of which capital conservation buffer requirement	2,5000	
66	Of which countercyclical buffer requirement	0,0000	
67	Of which systemic risk buffer requirement	0,0000	
EU-67a	Of which Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	0,0000	
EU-67b	Of which additional own funds requirements to address the risks other than the risk of excessive leverage	1,0985	
68	<b>Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)</b>	<b>9,3028</b>	
69	[non relevant in EU regulation]		
70	[non relevant in EU regulation]		
71	[non relevant in EU regulation]		
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Direct and indirect holdings of own funds and eligible liabilities 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)	954	

73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	505	
74	Empty set in the EU	0	
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	0	
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach		
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</b>			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

EU CC2 - Reconciliation of regulatory own funds to balance sheet in the audited financial statements

(DKK mio.)	Balance sheet as in published financial statements and under regulatory scope of consolidation	Reference
	At 31 December 2021	
<b>Assets - Breakdown by asset classes according to the balance sheet in the published financial statements</b>		
Cash balances and demand deposits with central banks	12.345	
Due from credit institutions and central banks	678	
Loans, advances and other receivables at amortised cost	41.958	
Bonds at fair value	28.116	
Shares, etc.	1.981	
Investments in associates	142	
Assets linked to pooled schemes	17.517	
Intangible assets	250	E
Land and buildings	1.962	
Other property, plant and equipment	187	
Deferred tax assets	273	F
Temporary assets	247	
Other assets	1.676	
Prepayments and deferred income	129	
<b>Total assets</b>	<b>107.461</b>	
<b>Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements</b>		
Due to credit institutions and central banks	381	
Deposits and other payables	71.720	
Deposits in pooled schemes	17.517	
Issued bonds at amortised cost	348	
Current tax liabilities	74	
Other liabilities	3.685	
Prepayments and deferred income	95	
Provisions	290	
Subordinated debt	1.498	
<b>Total liabilities</b>	<b>95.608</b>	
<b>Shareholders' Equity</b>		
Shareholders' Equity	9.712	
Of which share capital	2.100	A
Of which Accumulated other comprehensive income (and other reserves)	982	C
Of which retained earnings	6.630	B
Holders of Additional Tier 1 instruments	755	G
Minority interests	1.386	D
<b>Total liabilities and shareholders' equity</b>	<b>107.461</b>	



EU PV1 - Prudent valuation adjustments (PVA)

At 31 December 2021 (DKK mio.)		Risk category					Category level AVA - Valuation uncertainty		Total category level post-diversification	Of which: Total core approach in the trading book	Of which: Total core approach in the banking book
		Equity	Interest Rates	Foreign exchange	Credit	Commodities	Unearned credit spreads AVA	Investment and funding costs AVA			
Category level AVA											
1	Market price uncertainty										
2	Set not applicable in the EU										
3	Close-out cost										
4	Concentrated positions										
5	Early termination										
6	Model risk										
7	Operational risk										
8	Set not applicable in the EU										
9	Set not applicable in the EU										
10	Future administrative costs										
11	Set not applicable in the EU										
12	Total Additional Valuation Adjustments (AVAs)							31			

## EU KM1 - Key metrics template

(DKK mio.)		31 december 2021	30 juni 2021	31 december 2020
<b>Available own funds (amounts)</b>				
1	Common Equity Tier 1 (CET1) capital	9.246	9.342	6.118
2	Tier 1 capital	9.926	10.051	6.521
3	Total capital	11.270	11.429	7.413
<b>Risk-weighted exposure amounts</b>				
4	Total risk-weighted exposure amount	62.091	58.035	35.971
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>				
5	Common Equity Tier 1 ratio (%)	14,8914	16,0972	17,0080
6	Tier 1 ratio (%)	15,9855	17,3194	18,1300
7	Total capital ratio (%)	18,1512	19,6926	20,6090
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>				
EU-7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1,9528	2,2701	2,3390
EU-7b	Of which to be made up of CET1 capital (percentage points)	1,0985	1,2769	1,3157
EU-7c	Of which to be made up of Tier 1 capital (percentage points)	1,4646	1,7026	1,7543
EU-7d	Total SREP own funds requirements (%)	9,9528	10,2701	10,3390
<b>Combined buffer requirement (as a percentage of risk-weighted exposure amount)</b>				
8	Capital conservation buffer (%)	2,5000	2,5000	2,5000
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 (%)	0,0000	0,0000	0,0000
EU-9a	Systemic risk buffer (%)	0,0000	0,0000	0,0000
10	Global Systemically Important Institution buffer (%)	-	-	-
EU-10a	Other Systemically Important Institution buffer	0,0000	0,0000	0,0000
11	Combined buffer requirement (%)	2,5000	2,5000	2,5000
EU-11a	Overall capital requirements (%)	12,4528	12,7701	12,8390
12	CET1 available after meeting the total SREP own funds requirements (%)	9,3028	10,3203	11,1923
<b>Leverage ratio</b>				
13	Leverage ratio total exposure measure	127.126	127.148	72.761
14	Leverage ratio (%)	7,8076	7,9100	8,9629



<b>Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)</b>				
EU-14a	Additional own funds requirements to address the risk of excessive leverage (%)	0	0	0
EU-14b	Of which to be made up of CET1 capital (percentage points)	0	0	0
EU-14c	Total SREP leverage ratio requirements (%)	3,0000	3,0000	3,0000
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>				
EU-14d	Leverage ratio buffer requirement (%)	0	0	0
EU-14e	Overall leverage ratio requirements (%)	0,0	0,0	0,0
<b>Liquidity Coverage Ratio</b>				
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	21.616	22.058	25.623
EU-16a	Cash outflows - Total weighted value	8.470	8.668	9.796
EU-16b	Cash inflows - Total weighted value	982	1.061	1.029
16	Total net cash outflows (adjusted value)	7.488	7.599	8.759
17	Liquidity coverage ratio (%)	289%	291%	292%
<b>Net Stable Funding Ratio</b>				
18	Total available stable funding	90	89	
19	Total required stable funding	66	62	
20	NSFR ratio (%)	137	143	

□

EU OV1 - Overview of risk weighted exposure amounts

(DKK mio.)		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		31 December 2021	30 juni 2021	31 December 2021
<b>1</b>	<b>Credit risk (excluding CCR)</b>	<b>47.543</b>	<b>47.678</b>	<b>3.803</b>
2	Of which the standardised approach	47.543	47.678	3.803
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	-	-	-
<b>6</b>	<b>Counterparty credit risk - CCR</b>	<b>430</b>	<b>440</b>	<b>34</b>
7	Of which the standardised approach	316	314	25
8	Of which internal model method (IMM)	-	0	-
EU-8a	Of which exposures to a CCP	28	17	2
EU-8b	Of which credit valuation adjustment - CVA	86	109	7
9	Of which other CCR	-	-	-
<b>15</b>	<b>Settlement risk</b>	-	-	-
<b>16</b>	<b>Securitisation exposures in the non-trading book (after the cap)</b>	-	-	-
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	-	-	-
<b>20</b>	<b>Position, foreign exchange and commodities risks (Market risk)</b>	<b>7.747</b>	<b>6.312</b>	<b>620</b>
21	Of which the standardised approach	7.747	6.312	620
22	Of which IMA	-	-	-
<b>22a</b>	<b>Large exposures</b>	-	-	-
<b>23</b>	<b>Operational risk</b>	<b>6.370</b>	<b>3.605</b>	<b>510</b>
EU-23a	Of which basic indicator approach	6.370	3.605	510
EU-23b	Of which standardised approach	-	-	-
EU-23c	Of which advanced measurement approach	-	-	-
<b>24</b>	<b>Amounts below the thresholds for deduction (subject to 250% risk weight)</b>	-	-	-
<b>29</b>	<b>Total</b>	<b>62.091</b>	<b>58.035</b>	<b>4.967</b>

EU CCR1 – Analysis of CCR exposure by approach

At 31 December 2021 (DKKm)		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)								
EU-2	EU - Simplified SA-CCR (for derivatives)								
1	SA-CCR (for derivatives)	156	297		1,4	649	626	626	299
2	IMM (for derivatives and SFTs)								
2a	Of which securities financing transactions netting sets								
2b	Of which derivatives and long settlement transactions netting sets								
2c	Of which from contractual cross-product netting sets								
3	Financial collateral simple method (for SFTs)								
4	Financial collateral comprehensive method (for SFTs)					269	61	61	46
5	VaR for SFTs								
6	<b>Total</b>					<b>919</b>	<b>687</b>	<b>687</b>	<b>344</b>

EU CCR2 – Transactions subject to own funds requirements for CVA risk

At 31 December 2021 (DKKm)		Exposure value	RWEA
1	Total transactions subject to the Advanced method		
2	(i) VaR component (including the 3× multiplier)		
3	(ii) stressed VaR component (including the 3× multiplier)		
4	Transactions subject to the Standardised method	485	86
EU-4	Transactions subject to the Alternative approach (Based on the Original Exposure Method)		
<b>5</b>	<b>Total transactions subject to own funds requirements for CVA risk</b>	<b>485</b>	<b>86</b>

EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

At 31 December 2021 (DKKm)		Risk weight										Total exposure value		
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%		Others	
1	Central governments or central banks													
2	Regional government or local authorities													
3	Public sector entities													
4	Multilateral development banks													
5	International organisations													
6	Institutions					196	286							482
7	Corporates									100				100
8	Retail								96					96
9	Institutions and corporates with a short-term credit assessment													
10	Other items											9		9
11	<b>Total</b>					<b>196</b>	<b>286</b>		<b>96</b>	<b>100</b>		<b>9</b>		<b>687</b>

EU CCR5 – Composition of collateral for CCR exposures

At 31 December 2021 (DKKm)		Collateral used in derivative transactions				Collateral used in SFTs			
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency		6		14				
2	Cash – other currencies		4		224				
3	Domestic sovereign debt								
4	Other sovereign debt								
5	Government agency debt								
6	Corporate bonds								
7	Equity securities								
8	Other collateral								
9	<b>Total</b>		<b>11</b>		<b>238</b>				

EU CCR8 - Exposures to CCPs

At 31 December 2021 (DKKm)		Exposure value	RWEA
<b>1</b>	<b>Exposures to QCCPs (total)</b>		<b>28</b>
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	38	19
3	(i) OTC derivatives		
4	(ii) Exchange-traded derivatives	38	19
5	(iii) SFTs		
6	(iv) Netting sets where cross-product netting has been approved		
7	Segregated initial margin		
8	Non-segregated initial margin	19	9
9	Prefunded default fund contributions		
10	Unfunded default fund contributions		
<b>11</b>	<b>Exposures to non-QCCPs (total)</b>		
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which		
13	(i) OTC derivatives		
14	(ii) Exchange-traded derivatives		
15	(iii) SFTs		
16	(iv) Netting sets where cross-product netting has been approved		
17	Segregated initial margin		
18	Non-segregated initial margin		
19	Prefunded default fund contributions		
20	Unfunded default fund contributions		

EU CR1 - Performing and non-performing exposures and related provisions.

	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collaterals and financial guarantees received		
	Performing exposures			Non-performing exposures			Performing exposures - Accumulated impairment and provisions			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures	
	of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3		of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3					
At 31 December 2021 (DKKm)																
<b>005</b>	<b>Cash balances at central banks and other demand deposits</b>	12.345	12.345	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>010</b>	<b>Loans and advances</b>	<b>40.864</b>	<b>34.870</b>	<b>5.777</b>	<b>2.807</b>	<b>26</b>	<b>2.804</b>	<b>347</b>	<b>176</b>	<b>170</b>	<b>689</b>	<b>2</b>	<b>686</b>	-	<b>32.842</b>	<b>2.261</b>
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	0	0	0	0	-	0	0	0	0	0	-	0	-	0	-
040	Credit institutions	678	489	16	8	-	8	0	0	0	8	-	8	-	0	-
050	Other financial corporations	1.548	1.443	106	183	-	157	29	20	9	53	-	53	-	471	65
060	Non-financial corporations	14.033	10.504	3.519	1.592	8	1.582	242	117	125	333	1	332	-	11.091	1.511
070	Of which SMEs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
080	Households	24.604	22.434	2.136	1.024	17	997	76	39	36	294	1	293	-	21.280	685
<b>090</b>	<b>Debt securities</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
120	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
130	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
140	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>150</b>	<b>Off-balance-sheet exposures</b>	<b>40.198</b>	<b>36.568</b>	<b>3.630</b>	<b>917</b>	<b>19</b>	<b>885</b>	<b>61</b>	<b>40</b>	<b>21</b>	<b>194</b>	<b>0</b>	<b>194</b>	-	<b>10.152</b>	<b>272</b>
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
170	General governments	106	103	3	0	-	0	2	2	0	0	-	0	-	1	-
180	Credit institutions	346	337	9	-	-	-	3	3	0	-	-	-	-	3	-
190	Other financial corporations	1.148	1.095	52	7	-	7	9	8	1	4	-	4	-	114	0
200	Non-financial corporations	17.990	15.938	2.051	696	10	685	31	19	11	155	0	155	-	4.493	203
210	Households	20.609	19.094	1.514	214	9	193	17	8	9	35	0	34	-	5.541	70
<b>220</b>	<b>Total</b>	<b>93.407</b>	<b>83.783</b>	<b>9.407</b>	<b>3.724</b>	<b>45</b>	<b>3.629</b>	<b>408</b>	<b>217</b>	<b>191</b>	<b>883</b>	<b>2</b>	<b>880</b>	-	<b>42.994</b>	<b>2.533</b>



EU CR1-A Maturity of exposures

At 31 december 2021 (DKKm)		Net exposure value					Total
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	
1	Loans and advances	3.602	11.142	11.897	15.995	-	<b>42.636</b>
2	Debt securities	-	-	-	-	-	-
<b>3</b>	<b>Total</b>	<b>3.602</b>	<b>11.142</b>	<b>11.897</b>	<b>15.995</b>	<b>0</b>	<b>42.636</b>

## EU CR2-A - Changes in the stock of non-performing loans and advances

At 31 December 2021 (DKKm)		Gross carrying amount
<b>010</b>	<b>Initial stock of non-performing loans and advances</b>	<b>1.211</b>
020	Inflows to non-performing portfolios	2.100
030	Outflows from non-performing portfolios	514
040	Outflow to performing portfolio	270
050	Outflow due to loan repayment, partial or total	133
060	Outflow due to collateral liquidations	
070	Outflow due to taking possession of collateral	
080	Outflow due to sale of instruments	
090	Outflow due to risk transfers	
100	Outflows due to write-offs	112
110	Outflow due to Other Situations	
120	Outflow due to reclassification as held for sale	
<b>130</b>	<b>Final stock of non-performing loans and advances</b>	<b>2.796</b>

EU CQ1 - Credit quality of forborne exposures

		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collaterals received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
			Of which defaulted	Of which impaired					
At 31 December 2021 (DKKm)									
<b>005</b>	<b>Cash balances at central banks and other demand deposits</b>	-	-	-	-	-	-	-	-
<b>010</b>	<b>Loans and advances</b>	7	627	626	626	0	147	337	333
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-
050	Other financial corporations	-	81	81	81	-	29	21	21
060	Non-financial corporations	0	348	348	348	0	46	237	237
070	Households	7	199	198	198	0	72	79	75
<b>080</b>	<b>Debt Securities</b>	-	-	-	-	-	-	-	-
<b>090</b>	<b>Loan commitments given</b>	-	-	-	-	-	-	-	-
<b>100</b>	<b>Total</b>	<b>7</b>	<b>627</b>	<b>626</b>	<b>626</b>	<b>0</b>	<b>147</b>	<b>337</b>	<b>333</b>

EU CQ2 - Quality of forbearance

At 31 December 2021 (DKKm)		Gross carrying amount of forbore exposures
10	Loans and advances that have been forbore more than twice	0
20	Non-performing forbore loans and advances that failed to meet the non-performing exit criteria	627

EU CQ3 - Credit quality of performing and non-performing exposures by past due days

		Gross carrying amount / Nominal amount											
		Performing exposures			Non-performing exposures								
		Not past due or Past due <= 30 days	Past due > 30 days <= 90 days	Unlikely to pay that are not past due or past-due <= 90 days	Past due > 90 days <= 180 days	Past due > 180 days <= 1 year	Past due > 1 year <= 2 years	Past due > 2 year <= 5 years	Past due > 5 year <= 7 years	Past due > 7 years	Of which defaulted		
At 31 December 2021 (DKKm)													
005	Cash balances at central banks and other demand deposits	12.345	12.345	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	40.864	40.626	20	2.807	2.811	33	15	6	2	-	-	2.807
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	0	0	-	0	0	-	-	-	-	-	-	0
040	Credit institutions	678	504	-	8	8	-	-	-	-	-	-	8
050	Other financial corporations	1.548	1.548	0	183	183	6	7	2	-	-	-	157
060	Non-financial corporations	14.033	14.013	9	1.592	1.640	6	3	1	2	-	-	1.642
070	Of which SMEs	-	-	-	-	-	-	-	-	-	-	-	-
080	Households	24.604	24.560	10	1.024	994	21	5	3	0	-	-	1.000
090	Debt securities	-	-	-	-	-	-	-	-	-	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	-	-	-	-	-	-	-	-	-	-	-	-
120	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
130	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-
140	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-
150	Off-balance-sheet exposures	40.198	-	-	917	-	-	-	-	-	-	-	893
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-
170	General governments	106	-	-	0	-	-	-	-	-	-	-	0
180	Credit institutions	346	-	-	-	-	-	-	-	-	-	-	-
190	Other financial corporations	1.148	-	-	7	-	-	-	-	-	-	-	7
200	Non-financial corporations	17.990	-	-	696	-	-	-	-	-	-	-	685
210	Households	20.609	-	-	214	-	-	-	-	-	-	-	201
220	Total	93.407	52.971	20	3.724	2.811	33	15	6	2	-	-	3.700

EU CQ5 - Credit quality of loans and advances to non-financial corporations by industry

		Gross carrying/nominal amount			Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures	
		Of which non-performing	Of which loans and advances subject to impairment				
			Of which defaulted				
At 31 December 2021 (DKKm)							
010	Agriculture, forestry and fishing	3.295	714	707	707	274	-
020	Mining and quarrying	17	0	0	0	0	-
030	Manufacturing	1.088	124	124	124	58	-
040	Electricity, gas, steam and air conditioning supply	808	58	58	58	39	-
050	Water supply	12	0	0	0	0	-
060	Construction	1.072	69	69	69	46	-
070	Wholesale and retail trade	3.109	235	233	233	96	-
080	Transport and storage	348	9	9	9	6	-
090	Accommodation and food service activities	379	122	122	122	31	-
100	Information and communication	113	12	12	12	7	-
110	Real estate activities	2.300	186	186	186	100	-
120	Financial and insurance activities	0	0	0	0	0	-
130	Professional, scientific and technical activities	321	34	34	34	13	-
140	Administrative and support service activities	1.390	28	28	28	31	-
150	Public administration and defense, compulsory social security	0	0	0	0	0	-
160	Education	90	25	25	25	6	-
170	Human health services and social work activities	510	15	15	15	17	-
180	Arts, entertainment and recreation	301	11	11	11	17	-
190	Other services	472	11	11	11	19	-
<b>200</b>	<b>Total</b>	<b>15.625</b>	<b>1.652</b>	<b>1.642</b>	<b>1.642</b>	<b>760</b>	<b>0</b>



EU CR3 - CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

		Unsecured carrying amount	Secured carrying amount	Of which secured by		
				collateral	financial guarantees	credit derivatives
At 31 December 2021 (DKKm)						
1	Loans and advances	8.237	34.748	34.748	-	-
2	Debt securities	-	-	-	-	-
<b>3</b>	<b>Total</b>					
4	Of which non-performing exposures	755	2.090	2.090	-	-
5	Of which defaulted	755	2.090			



EU CR4 – standardised approach – Credit risk exposure and CRM effects

	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEA	RWEA density (%)
		a	b	c	d	e	f
1	Central governments or central banks	11.964,0	0,2	12.082,4	0,2	1,4	-
2	Regional government or local authorities	7,2	13,2	7,4	1,4	-	-
3	Public sector entities	-	-	-	-	-	-
4	Multilateral development banks	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-
6	Institutions	771,4	582,4	799,4	173,5	306,0	31,5
7	Corporates	11.768,9	6.927,6	11.361,8	905,3	11.006,4	89,7
8	Retail	24.505,5	22.993,7	24.299,3	6.308,1	21.999,6	71,9
9	Secured by mortgages on immovable property	4.152,2	9.076,8	4.150,2	9.044,2	4.653,9	35,3
10	Exposures in default	2.250,8	1.193,6	2.208,4	509,6	3.403,3	125,2
11	Exposures associated with particularly high risk	363,7	132,4	355,5	70,3	638,7	150,0
12	Covered bonds	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
14	Collective investment undertakings	5,1	-	5,1	-	63,5	1.250,0
15	Equity	1.893,7	-	1.893,7	-	2.631,9	139,0
16	Other items	3.091,8	67,0	3.091,8	66,4	2.838,3	89,9
17	<b>TOTAL</b>	<b>60.774,3</b>	<b>40.986,9</b>	<b>60.255,0</b>	<b>17.078,9</b>	<b>47.543,1</b>	<b>61,5</b>

EU CR5 - Standardised approach

At 31 December 2021 (DKK mio)		Risk weight															Total	Of which unrated
		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%	Others		
1	Central governments or central banks	12.081,3	-	-	-	-	-	-	-	-	1,4	-	-	-	-	-	12.082,7	12.082,7
2	Regional government or local authorities	8,8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,8	8,8
3	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Institutions	-	-	-	-	605,4	-	365,1	-	-	2,4	-	-	-	-	-	972,9	113,5
7	Corporates	-	-	-	-	-	-	-	-	-	12.267,1	-	-	-	-	-	12.267,1	12.193,7
8	Retail	-	-	-	-	-	-	-	-	30.607,4	-	-	-	-	-	-	30.607,4	30.607,4
9	Secured by mortgages on immovable property	-	-	-	-	-	11.738,4	1.456,0	-	-	-	-	-	-	-	-	13.194,4	13.194,4
10	Exposures in default	-	-	-	-	-	-	-	-	-	1.347,3	1.370,7	-	-	-	-	2.718,0	2.718,0
11	Exposures associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	425,8	-	-	-	-	425,8	425,8
12	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Collective investment undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	5,1	-	5,1	5,1
15	Equity	18,9	-	-	-	-	-	-	-	-	1.370,2	-	504,7	-	-	-	1.893,7	1.893,7
16	Other items	324,4	-	-	-	-	-	-	-	-	2.830,6	-	3,1	-	-	-	3.158,1	3.158,1
17	<b>Total</b>	<b>12.433,4</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>605,4</b>	<b>11.738,4</b>	<b>1.821,0</b>	<b>-</b>	<b>30.607,4</b>	<b>17.818,9</b>	<b>1.796,5</b>	<b>507,8</b>	<b>-</b>	<b>5,1</b>	<b>-</b>	<b>77.333,9</b>	<b>76.401,2</b>

## EU MR1 - Market risk under the standardised approach

At 31 December 2021 (DKKm)		RWAs
<b>Outright products</b>		
1	Interest rate risk (general and specific)	6.380
2	Equity risk (general and specific)	1.075
3	Foreign exchange risk	290
4	Commodity risk	
<b>Options</b>		
5	Simplified approach	
6	Delta-plus approach	2
7	Scenario approach	
8	Securitisation (specific risk)	
<b>9</b>	<b>Total</b>	

## EU OR1 - Operational risk own funds requirements and risk-weighted exposure amounts

At 31 December 2021 (DKKm)		Relevant indicator			Own funds requirements	Risk weighted exposure amount
		Year-3	Year-2	Last year		
1	Banking activities subject to basic indicator approach (BIA)	1.786	1.936	2.037	288	3.600
2	Banking activities subject to standardised (TSA) / alternative standardised (ASA) approaches					
3	Subject to TSA:					
4	Subject to ASA:					
5	Banking activities subject to advanced measurement approaches AMA					

## EU ORA - Qualitative information on operational risk

At 31 December 2021 (DKKm)		
Art. 446 CRR	Disclosure of the approaches for the assessment of minimum own funds requirements	Se koncernrisikorapporten for Arbejdernes Landsbank side 41-43

EU LIQ1 - Quantitative information of LCR

DKKm		Total unweighted value (average)				Total weighted value (average)			
EU-1a	Quarter ending on	31 Mar. 2021	30 Jun. 2021	30 Sep. 2021	31 Dec. 2021	31 Mar. 2021	30 Jun. 2021	30 Sep. 2021	31 Dec. 2021
EU-1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>									
1	Total high-quality liquid assets (HQLA)					28.722	25.623	22.058	21.616
<b>CASH OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which	60.340	52.407	44.404	43.550	3.564	3.206	2.826	2.800
3	Stable deposits	44.513	39.801	34.705	33.566	2.226	1.990	1.735	1.678
4	Less stable deposits	11.823	10.772	9.697	9.982	1.338	1.216	1.091	1.121
5	Unsecured wholesale funding	9.860	9.006	8.317	8.199	4.770	4.282	3.893	3.863
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-	-	-	-	-
7	Non-operational deposits (all counterparties)	9.857	9.004	8.317	8.199	4.767	4.280	3.893	3.863
8	Unsecured debt	2	2	-	-	2	2	-	-
9	Secured wholesale funding								
10	Additional requirements	15.310	11.691	7.942	7.614	2.064	1.870	1.674	1.507
11	Outflows related to derivative exposures and other collateral requirements	457	455	445	389	454	453	441	383
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	14.853	11.236	7.497	7.224	1.610	1.417	1.233	1.124
14	Other contractual funding obligations	1.286	1.005	758	716	393	183	0	0
15	Other contingent funding obligations	5.738	3.019	275	300	241	255	275	300
16	TOTAL CASH OUTFLOWS					11.031	9.796	8.668	8.470
<b>CASH-INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	141	75	43	94	2	2	1	5
18	Inflows from fully performing exposures	1.049	934	930	875	913	825	840	790
19	Other cash inflows	197	202	219	187	197	202	219	187
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)								
EU-19b	(Excess inflows from a related specialised credit institution)								
20	TOTAL CASH INFLOWS	1.387	1.211	1.192	1.157	1.112	1.029	1.061	982
EU-20a	Fully exempt inflows								
EU-20b	Inflows subject to 90% cap								
EU-20c	Inflows Subject to 75% Cap	1.387	1.211	1.192	1.157	1.112	1.029	1.061	982
<b>TOTAL ADJUSTED VALUE</b>									
21	LIQUIDITY BUFFER					28.722	25.623	22.058	21.616
22	TOTAL NET CASH OUTFLOWS					9.911	8.759	7.599	7.488
23	LIQUIDITY COVERAGE RATIO (%)					290%	292%	291%	289%

EU LIQ2 - Net Stable Funding Ratio

DKKm		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1 yr	≥ 1yr	
<b>Available stable funding (ASF) Items</b>						
1	<b>Capital items and instruments</b>	<b>10.013</b>	<b>429</b>	-	<b>1.798</b>	<b>11.859</b>
2	Own funds	10.013	429	-	1.798	11.511
3	Other capital instruments		-	-	348	348
4	<b>Retail deposits</b>		<b>78.112</b>	<b>11</b>	<b>241</b>	<b>73.623</b>
5	Stable deposits		61.425	4	35	58.393
6	Less stable deposits		16.687	6	206	15.230
7	<b>Wholesale funding</b>		<b>11.253</b>	-	-	<b>4.733</b>
8	Operational deposits		-	-	-	-
9	Other wholesale funding		11.253	-	-	4.733
10	Interdependent liabilities		-	-	-	-
11	<b>Other liabilities:</b>		<b>8.747</b>	-	-	-
12	NSFR derivative liabilities					
13	All other liabilities and capital instruments not included in the above categories		8.747	-	0	0
14	<b>Total available stable funding (ASF)</b>					<b>90.215</b>
<b>Required stable funding (RSF) Items</b>						
15	<b>Total high-quality liquid assets (HQLA)</b>					<b>1.772</b>
EU-15a	<b>Assets encumbered for a residual maturity of one year or more in a cover pool</b>		-	-	-	-
16	<b>Deposits held at other financial institutions for operational purposes</b>		-	-	-	-
17	<b>Performing loans and securities</b>		<b>1.898</b>	<b>1.467</b>	<b>43.053</b>	<b>38.791</b>
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		-	185	7.159	7.251
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		874	996	27.185	26.462
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		63	6	473	2.840
22	Performing residential mortgages, of which:		95	101	3.712	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		93	100	3.695	-
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		929	185	4.998	5.078
25	<b>Interdependent assets</b>		-	-	-	-
26	<b>Other assets</b>		<b>2.685</b>	<b>213</b>	<b>23.772</b>	<b>24.288</b>
27	Physical traded commodities					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		19	-	-	16
29	NSFR derivative assets		171			171
30	NSFR derivative liabilities before deduction of variation margin posted		10			0
31	All other assets not included in the above categories		2.485	213	23.772	24.101

32	Off-balance sheet items		21.350	-	-	1.068
33	Total RSF					65.732
34	Net Stable Funding Ratio (%)					137%

EU AE1 - Encumbered and unencumbered assets

	Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets	
	010	of which notionally eligible EHQLA and HQLA 030	040	of which notionally eligible EHQLA and HQLA 050	060	of which EHQLA and HQLA 080	090	of which EHQLA and HQLA 100
<b>010</b> Assets of the reporting institution	2.903,8	2.573,5			104.556,8	22.266,7		
030 Equity instruments	0,0	0,0	0,0	0,0	1.981,2	0,0	1.981,2	0,0
040 Debt securities	646,7	646,7	646,7	646,7	27.609,2	22.266,7	27.639,2	22.266,7
050 of which: covered bonds	646,7	646,7	646,7	646,7	22.661,7	20.240,7	22.661,7	20.240,7
060 of which: securitisations	0,0	0,0	0,0	0,0	0,0	0,0	0,0	0,0
070 of which: issued by general governments	0,0	0,0	0,0	0,0	1.676,6	1.676,6	1.676,6	1.676,6
080 of which: issued by financial corporations	0,0	0,0	0,0	0,0	2.212,2	322,8	2.242,1	322,8
090 of which: issued by non-financial corporations	0,0	0,0	0,0	0,0	1.058,7	26,6	1.058,7	26,6
120 Other assets	2.257,1	1.926,8			74.966,4	0,0		



EU AE2 - Collateral received and own debt securities issued

		Fair value of encumbered collateral received or own debt securities issued		Unencumbered	
				Fair value of collateral	
		010	of which notionally eligible EHQLA and HQLA 030	040	of which EHQLA and HQLA 060
<b>130</b>	<b>Collateral received by the reporting institution</b>	0	0	0	0
140	Loans on demand	0	0	0	0
150	Equity instruments	0	0	0	0
160	Debt securities	0	0	0	0
170	of which: covered bonds	0	0	0	0
180	of which: securitisations	0	0	0	0
190	of which: issued by general governments	0	0	0	0
200	of which: issued by financial corporations	0	0	0	0
210	of which: issued by non-financial corporations	0	0	0	0
220	Loans and advances other than loans on demand	0	0	0	0
230	Other collateral received	0	0	0	0
<b>240</b>	<b>Own debt securities issued other than own covered bonds or securitisations</b>	0	0	0	0
<b>241</b>	<b>Own covered bonds and asset-backed securities issued and not yet pledged</b>			0	0
<b>250</b>	<b>TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED</b>	2903,8	646,7		

EU AE3 - Sources of encumbrance

		Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and securitisations encumbered
		010	030
010	Carrying amount of selected financial liabilities	266,5	307,0

EU IRRBB1 - Interest rate risks of non-trading book activities

(DKKm)	Supervisory shock scenarios	Changes of the economic value of equity		Changes of the net interest income	
		31 December 2021	30 June 2021	31 December 2021	30 June 2021
		1	Parallel up	-8,9	-39,7
2	Parallel down	1,6	11,0		
3	Steeper	-15,4	-14,6		
4	Flattener	9,4	1,2		
5	Short rates up	-3,0	-13,6		
6	Short rates down	5,4	8,7		

## EU REMA - Remuneration policy

At 31 December 2021		
(a)	Information relating to the bodies that oversee remuneration.	Annual Report p. 20-23
(b)	Information relating to the design and structure of the remuneration system for identified staff	AL og AL Finans: <a href="https://www.al-bank.dk/handlers/documentarchive.ashx?id=255">https://www.al-bank.dk/handlers/documentarchive.ashx?id=255</a> Vestjysk Bank: Risikorapport 2021, section 18, p. 39-41.
(c)	Description of the ways in which current and future risks are taken into account in the remuneration processes.	See the remuneration Policy of Arbejdernes Landsbank (link above) and Risk Report from Vestjysk Bank.
(d)	The ratios between fixed and variable remuneration set in accordance with point (g) of Article 94(1) CRD.	The Board of Directors and the Executive Board only receive fixed remuneration.  The material risk takers do not receive variable salary components above the permitted lower threshold limit (DKK 0.1 million per year) in pursuance of the applicable "Executive Order on remuneration policy and remuneration in banks, mortgage credit institutions, investment companies, investment management companies, financial holding companies and investment associations". Consequently, the variable remuneration never exceeds 100% of the fixed remuneration.
(e)	Description of the ways in which the institution seeks to link performance during a performance measurement period with levels of remuneration.	See section 2 of the Remuneration Policy of Arbejdernes Landsbank Group (link above) and Risk Report from Vestjysk Bank.
(f)	Description of the ways in which the institution seeks to adjust remuneration to take account of longterm performance.	See section 2 of the Remuneration Policy of Arbejdernes Landsbank Group (link above) and Risk Report from Vestjysk Bank.
(g)	The description of the main parameters and rationale for any variable components scheme and any other non-cash benefit in accordance with point (f) of Article 450(1) CRR.	See section 2 of the Remuneration Policy of Arbejdernes Landsbank Group (link above) and Risk Report from Vestjysk Bank.
(h)	Upon demand from the relevant Member State or competent authority, the total remuneration for each member of the management body or senior management.	See publication of individual salary information on ALs homepage: <a href="https://www.al-bank.dk/media/133611/rapport-om-ledelsens-afloenning.pdf">https://www.al-bank.dk/media/133611/rapport-om-ledelsens-afloenning.pdf</a>
(i)	Information on whether the institution benefits from a derogation laid down in Article 94(3) CRD in accordance with point (k) of Article 450(1) CRR.	Arbejdernes Landsbank benefits from the derogation laid down in Article 94(3, point b) CRD. According to the remuneration policy all material risk takers can in principle receive variable remuneration which never exceeds the above-mentioned lower threshold limit. This variable remuneration is consequently not deferred and not paid in instruments. The total remuneration in 2021 for all material risk takers equals DKK 66.5 million. (Fixed remuneration DKK 64.6 million, variable remuneration DKK 1.9 million). In 2021 the variable remuneration was paid to 61 material risk takers.
(j)	Large institutions shall disclose the quantitative information on the remuneration of their collective management body, differentiating between executive and non-executive members in accordance with Article 450(2) CRR.	See Note 9 in the Annual Report.