

New condensed report on the adequacy of the capital base and individual solvency requirement for Ringkjøbing Landbobank A/S

(as at 22 October 2025)

Please note that the requirement for quarterly publication of information pursuant to Annex 2 of the Danish Executive Order on the Calculation of Risk Exposure, Capital Base, and Solvency Requirement has been amended.

For Ringkjøbing Landbobank A/S, this change means that the requirements under Annex 2 of the Danish Executive Order must now be published at least annually instead of quarterly.

The bank has therefore chosen to reduce the previous quarterly report to this condensed version.

1 Individual solvency requirement and how it is met

An overview of the bank's individually calculated solvency requirement is given below. It should be noted that the FSA has not fixed additional requirements for the capital base.

In DKK million on 30 September 2025	DKK million	%
Pillar I requirement	4,539	8.0 %
Supplements		
- of which for credit risks	197	0.3 %
- of which for market risks	149	0.3 %
- of which liquidity risks	0	0.0 %
- of which for operational risks	163	0.3 %
- of which for other risks	0	0.0 %
- of which supplements under statutory requirements	0	0.0 %
Internal capital requirement (individual solvency requirement)	5,049	8.9 %

Ringkjøbing Landbobank's capital position /excess solvency (DKK million):

Capital base (Own funds)	11,744
Internal capital requirement (individual solvency requirement)	5,049
Excess internal capital base	6,695
Total capital ratio	20.7 %
Internal capital requirement (individual solvency requirement)	8.9 %
Internal excess solvency in percentage points	11.8 %
Total capital requirement	14.6 %
Total excess capital in percentage points	6.1 %

The total capital requirement is based on the internal capital (individual solvency requirement) plus a capital conservation buffer, a counter cyclical capital buffer and a specific Danish sectoral systemic risk buffer, which respectively accounts for 2.5%, 2.3% and 0.9% in Q3 2025.

2 Additional capital requirement

It should be noted that the FSA has not fixed additional requirements for the capital base.

3 Risk-weighted items by exposure class

The bank uses the standardised approach to calculate the risk exposures. The chart below shows the risk-weighted exposures and the capital requirements for credit risk incl. CVA.

The minimum capital requirement is 8% for each exposure class.

In DKK 1,000 on 30 September 2025	Risk-weighted exposure	Minimum capital requirement of 8%
Exposures to central governments and central banks		
Exposures to regional and local authorities		
Exposures to public sector entities	387	31
Exposures to multilateral development banks	1,409	113
Exposures to international organisations		
Exposures to institutions	426,374	34,110
Exposures to corporates	18,533,783	1,482,703
Exposures to specialized lending	0	0
Retail exposures	11,098,919	887,913
Exposures secured by mortgages on real property and ADC	14,333,940	1,146,715
Exposures in default	1,358,021	108,642
Subordinated debt exposures	1,904,478	152,358
Exposures in the form of covered bonds including mortgage credit bonds	0	0
Exposures to institutions and corporates with a short-term credit assessment	0	0
Exposures in the form of units or shares in collective investment undertakings (CIUs)	0	0
Equity exposures	2,839,775	227,182
Other items	604,234	48,339
CVA risk	6,881	550
Weighted items with credit risk, in total incl. CVA	51,108,202	4,088,656

4 Reporting of risk-weighted market risk items

The chart below shows the bank's capital base requirements for market risks.

Risk-weighted items with market risk

DKK 1,000 on 30 September 2025	Exposure	Capital base requirement
Instruments of debt	1,139,437	91,155
Shares	18,511	1,481
CIU	0	0
Exchange rate risk	274,332	21,947
Commodity risk	0	0
Weighted items with market risk, in total	1,432,280	114,582

5 Reporting of operational risk

The bank uses the standard method to calculate the solvency requirement for the operational risk. The solvency requirement for the operational risk was calculated at DKK 336 million on 30 September 2025 (8% of tDKK 4,198,979).