

| Bank Name | Kommuninvest - Grupp |
|--------------|----------------------|
| LEI Code | EV2XZWMLLXF2QRX0CD47 |
| Country Code | SE |



Key Metrics

| (min EUR, %) | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | COREP CODE | REGULATION |
|--|---------------------|------------------|------------------|---------------------|--|---|
| Available capital (amounts) | | | | | | |
| Common Equity Tier 1 (CET1) capital - transitional period | 925 | 918 | 909 | 901 | C 01.00 (r0020,c0010) | Article 50 of CRR |
| Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 925 | 918 | 909 | 901 | C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) | Article 50 of CRR |
| Tier 1 capital - transitional period | 925 | 918 | 909 | 901 | C 01.00 (r0015,c0010) | Article 25 of CRR |
| Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition | 925 | 918 | 909 | 901 | C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) | Article 25 of CRR |
| Total capital - transitional period | 925 | 918 | 909 | 901 | C 01.00 (r0010,c0010) | Articles 4(118) and 72 of CRR |
| Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 925 | 918 | 909 | 901 | C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) | Articles 4(118) and 72 of CRR |
| Risk exposure amounts | | | | | | |
| Total risk exposure amount | 278 | 227 | 260 | 300 | C 02.00 (r0010,c0010) | Articles 92(3), 95, 96 and 98 of CRR |
| Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 278 | 227 | 260 | 300 | C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) | Articles 92(3), 95, 96 and 98 of CRR |
| Capital ratios | | | | | | |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition | 332.10% | 403.73% | 349.88% | 300.15% | CA3 {1} | - |
| Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 332.10% | 403.73% | 349.88% | 300.15% | (C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)) | |
| Tier 1 (as a percentage of risk exposure amount) - transitional definition | 332.10% | 403.73% | 349.88% | 300.15% | CA3 {3} | - |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 332.10% | 403.73% | 349.88% | 300.15% | (C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)) | |
| Total capital (as a percentage of risk exposure amount) - transitional definition | 332.10% | 403.73% | 349.88% | 300.15% | CA3 {5} | - |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 332.10% | 403.73% | 349.88% | 300.15% | (C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)) | |
| Leverage ratios | | | | | | |
| Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital | 6,664 | 5,972 | 8,469 | 11,176 | C 47.00 (r0300,c0010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| Leverage ratio - using a transitional definition of Tier 1 capital | 13.88% | 15.37% | 10.73% | 8.06% | C 47.00 (r0340,c0010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |



Leverage ratio

| | (mln EUR, %) | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | COREP CODE | REGULATION |
|-----|---|------------------|---------------------|---------------------|------------------|-----------------------|--|
| A.1 | Tier 1 capital - transitional definition | 925 | 918 | 909 | 901 | C 47.00 (r0320,c0010) | |
| A.2 | Tier 1 capital - fully phased-in definition | 925 | 918 | 909 | 901 | C 47.00 (r0310,c0010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending |
| B.1 | Total leverage ratio exposures - using a transitional definition of Tier 1 capital | 6,664 | 5,972 | 8,469 | 11,176 | C 47.00 (r0300,c0010) | CRR |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 6,664 | 5,972 | 8,469 | 11,176 | C 47.00 (r0290,c0010) | |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital | 13.88% | 15.37% | 10.73% | 8.06% | [A.1]/[B.1] | |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital | 13.88% | 15.37% | 10.73% | 8.06% | [A.2]/[B.2] | |



EBA 2022 EU-wide Transparency Exercise Capital Kommuninvest - Grupp

| | | I | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | COREP CODE | REGULATION |
|--|----------|--|------------------|------------------|------------------|------------------|---|--|
| | А | (min EUR, %) OWN FUNDS | 925 | 918 | 909 | 901 | C 01.00 (r0010,r0010) | Articles 4(118) and 72 of CRR |
| | A.1 | COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying | 925 | 918 | 909 | 901 | C 01.00 (10020,c0010) | Article 50 of CRR |
| | A.1.1 | transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital | 881 | 878 | 871 | 895 | C 01.00 (+0030,c0010) | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR |
| | A.1.2 | instruments) Retained earnings | 63 | 62 | 59 | 26 | C 01.00 (r0130,c0010) | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR |
| | A.1.3 | Accumulated other comprehensive income | 0 | 0 | 0 | 0 | C 01.00 (r0180,c0010) | Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR |
| | A.1.4 | Other Reserves | 0 | 0 | 0 | 0 | C 01.00 (+0200,±0010) | Articles 4(117) and 26(1) point (e) of CRR |
| | A.1.5 | Funds for general banking risk | 0 | 0 | 0 | 0 | C 01.00 (r0210,c0010) | Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR |
| | A.1.6 | Minority interest given recognition in CET1 capital | 0 | 0 | 0 | 0 | C 01.00 (r0230,c0010) | Article 84 of CRR |
| | A.1.7 | Adjustments to CET1 due to prudential filters | -19 | -21 | -20 | -20 | C 01.00 (r0250,c0010) | Articles 32 to 35 of and 36 (5) point (f) of CRR |
| | A.1.8 | (-) Intangible assets (including Goodwil) | 0 | 0 | -1 | -1 | C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010) | Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR. |
| | A.1.9 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | 0 | 0 | 0 | 0 | C 01.00 (r0370,c0010) | Articles 36(1) point (c) and 38 of CRR |
| | A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | 0 | 0 | 0 | 0 | C 01.00 (r0380,c0010) | Articles 36(1) point (d), 40 and 159 of CRR |
| | A.1.11 | (-) Defined benefit pension fund assets | 0 | 0 | 0 | 0 | C 01.00 (r0390,c0010) | Articles 4(109), 36(1) point (e) and 41 of CRR |
| | A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | 0 | 0 | 0 | 0 | C 01.00 (r0430,c0010) | Articles 4(122), 36(1) point (g) and 44 of CRR |
| | A.1.13 | (-) Excess deduction from AT1 items over AT1 Capital | 0 | 0 | 0 | 0 | C 01.00 (r0440,c0010) | Article 36(1) point (j) of CRR |
| | A.1.14 | (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight | 0 | 0 | 0 | 0 | C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010) | Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CR0; Articles 36(1) point (b) (i), 24(1) point (b), 240(1) point (b), 240(1) point (b), 240(1) point (b) and 250 of CR0; Articles 36(1) point b) (ii) and 279(3) of CR0; Articles 36(1) point b) (iv) and 153(6) of CR0. |
| | A.1.14.1 | Of which: from securitisation positions (-) | 0 | 0 | 0 | 0 | C 01.00 (r0460,c0010) | Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR |
| | A.1.15 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment. | 0 | 0 | 0 | 0 | C 01.00 (r0480,c0010) | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR |
| | A.1.16 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | 0 | 0 | 0 | 0 | C 0s.00 (r0490,c00s0) | Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR |
| | A.1.17 | (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment | 0 | 0 | 0 | 0 | C 01.00 (r0500,c0010) | Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR |
| | A.1.18 | (-) Amount exceding the 17.65% threshold | 0 | 0 | 0 | 0 | C 01.00 (r0510,c0010) | Article 48 of CBR |
| OWN FUNDS | A.1.18A | (-) Insufficient coverage for non-performing exposures | 0 | 0 | 0 | 0 | C 01.00 (r0513,c0010) | Article 36(1), point (m) and Article 47c CRR |
| Transitional period | A.1.18B | (-) Minimum value commitment shortfalls | 0 | 0 | 0 | 0 | C 01.00 (r0514,c0010) | Article 36(1), point (n) and Article 132c(2) CRR |
| | A.1.18C | (-) Other foreseeable tax charges | 0 | 0 | 0 | 0 | C 01.00 (r0515,c0010) | Article 36(1), point (I) CRR |
| | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 CRR | 0 | 0 | 0 | 0 | C 01.00 (r0524,c0010) | Article 3 CRR |
| | A.1.20 | CET1 capital elements or deductions - other | 0 | 0 | 0 | 0 | C 01.00 (r0529,c0010) | |
| | A.1.21 | Transitional adjustments | 0 | 0 | 0 | 0 | CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26} | • |
| | A.1.21.1 | Transitional adjustments due to grandfathered CET1 Capital Instruments (+/-) | 0 | 0 | 0 | 0 | C 01.00 (r0220,c0010) | Articles 483(1) to (3), and 494 to 487 of CRR |
| | A.1.21.2 | Transitional adjustments due to additional minority interests (+/-) | 0 | 0 | 0 | 0 | C 01.00 (r0240,c0010) | Articles 479 and 480 of CRR |
| | A.1.21.3 | Other transitional adjustments to CET1 Capital (+/-) | 0 | 0 | 0 | 0 | C 01.00 (r0520,c0010) | Articles 469 to 472, 478 and 481 of CRR |
| | A.2 | ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 0 | 0 | 0 | 0 | C 01.00 (r0530,c0010) | Article 61 of CRR |
| | A.2.1 | Additional Tier 1 Capital instruments | 0 | 0 | 0 | 0 | C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010) | |
| | A.2.2 | (-) Excess deduction from T2 items over T2 capital | 0 | 0 | 0 | 0 | C 01.00 (r0720,c0010) | |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | 0 | 0 | 0 | 0 | $ \begin{array}{l} \text{C 01.00 } \left(\text{r0690,c0010} \right) + \text{C 01.00} \\ \left(\text{r0700,c0030} \right) + \text{C 01.00 } \left(\text{r0740,c0010} \right) + \text{C} \\ \text{01.00 } \left(\text{r0740,c0010} \right) + \text{C 01.00 } \left(\text{r0744,c0000} \right) \\ + \text{C 01.00 } \left(\text{r0748,c0010} \right) \end{array} $ | |
| | A.2.4 | Additional Tier 1 transitional adjustments | 0 | 0 | 0 | 0 | C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010) | |
| | A.3 | TIER 1 CAPITAL (net of deductions and after transitional adjustments) | 925 | 918 | 909 | 901 | C 01.00 (r0015,c0010) | Article 25 of CRR |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 0 | 0 | 0 | 0 | C 01.00 (r0750,c0010) | Article 71 of CRR |
| | A.4.1 | Tier 2 Capital instruments | 0 | 0 | 0 | 0 | C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010) | |
| | A4.2 | Other Tier 2 Capital components and deductions | 0 | 0 | 0 | 0 | $ \begin{array}{c} C\ 01.00\ (r0910,c0010)+C\ 01.00\\ (r0920,c0010)+C\ 01.00\ (r0930,c0010)+C\\ 0.100\ (r0980,c0010)+C\ 01.00\ (r0950,c0010)+C\\ 0.100\ (r0950,c0010)+C\ 01.00\\ (r0970,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0978,c0010) \end{array} $ | |
| | A.4.3 | Tier 2 transitional adjustments | 0 | 0 | 0 | 0 | C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010) | |
| | В | TOTAL RISK EXPOSURE AMOUNT | 278 | 227 | 260 | 300 | C 02.00 (r0010,c0010) | Articles 92(3), 95, 96 and 98 of CRR |
| OWN FUNDS REQUIREMENTS | B.1 | Of which: Transitional adjustments included | 0 | 0 | 0 | 0 | C 05.01 (r0010,c0040) | |
| | C.1 | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) | 332.10% | 403.73% | 349.88% | 300.15% | CA3 (1) | |
| CAPITAL RATIOS (%) Transitional period | C.2 | TIER 1 CAPITAL RATIO (transitional period) | 332.10% | 403.73% | 349.88% | 300.15% | CA3 (3) | |
| - Translatinal period | C.3 | TOTAL CAPITAL RATIO (transitional period) | 332.10% | 403.73% | 349.88% | 300.15% | CA3 (5) | * |
| CET1 Capital Fully loaded | D | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | 925 | 918 | 909 | 901 | [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- | |
| CET1 RATIO (%) Fully loaded ¹ | E | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) | 332.10% | 403.73% | 349.88% | 300.15% | A.4.3.01.01 [D.1]/[8-8.1] | |
| - 2Ny Iouaca | F | Adjustments to CET1 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r0440,c0010) | |
| | F | Adjustments to AT1 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r0440,c0020) | |
| Memo items | F | Adjustments to T2 due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r0440,c0030) | |
| | F | Adjustments included in RWAs due to IFRS 9 transitional arrangements | 0 | 0 | 0 | 0 | C 05.01 (r0440,c0040) | |
| | | | | | | l . | l | |

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is been used to column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is been used to column "COREP CODE" - clease note that this minht lead to differences to fully loaded CET1 capital ratio estimation is consistent to column the column that the column t



Overview of Risk exposure amounts

| | | | | | 1 |
|--|------------------|------------------|------------------|------------------|---|
| | | RW | /As | <u> </u> | |
| (min EUR, %) | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | COREP CODE |
| Credit risk (excluding CCR and Securitisations) ¹ | 39 | 36 | 33 | 43 | $ \begin{array}{l} C\ 02.00\ (r0040,\ c0010)\ -(C\ 07.00\ (r0090,\ c0220,\ s001)\ +\ C\ 07.00\ (r0110,\ c0220,\ s001)\ +\ C\ 08.01\ (r0090,\ c0220,\ s002)\ +\ C\ 08.01\ (r0090,\ c0220,\ s0020,\ s00200,\ s00200,\ s00200,\ s00200,\ s00200,\ s002000,\ s002000,\ s0020000000000000000000000000000000000$ |
| Of which the standardised approach | 39 | 36 | 33 | 43 | C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)] |
| Of which the foundation IRB (FIRB) approach | 0 | 0 | 0 | 0 | C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)] |
| Of which the advanced IRB (AIRB) approach | 0 | 0 | 0 | 0 | C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)] |
| Of which equity IRB | 0 | 0 | 0 | 0 | C 02.00 (r0420, c0010) |
| Counterparty credit risk (CCR, excluding CVA) ² | 0 | 0 | 0 | 1 | C 07.00 (r0090, c3220, s001) + C 07.00 (r0110, c3220, s001) + C 07.00 (r0130, c3220, s001) + C 08.01 (r0040, c3260, s001) + C 08.01 (r0040, c3260, s001) + C 08.01 (r0040, c3260, s002) + C 08.01 (r0440, c3260, s002) + |
| Credit valuation adjustment - CVA | 111 | 82 | 118 | 152 | C 02.00 (r0640, c0010) |
| Settlement risk | 0 | 0 | 0 | 0 | C 02.00 (r0490, c0010) |
| Securitisation exposures in the banking book (after the cap) | 0 | 0 | 0 | 0 | C 02.00 (r0470, c0010) |
| Position, foreign exchange and commodities risks (Market risk) | 0 | 0 | 0 | 0 | C 02.00 (r0520, c0010) |
| Of which the standardised approach | 0 | 0 | 0 | 0 | C 02.00 (r0530, c0010) |
| Of which IMA | 0 | 0 | 0 | 0 | C 02.00 (r0590, c0010) |
| Of which securitisations and resecuritisations in the trading book | 0 | 0 | 0 | 0 | C 19.00 (r0010, cds01)*12.5+C 20.00 (r0010,CMS0)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,cd100),C 24.00(r0010,cd10))*12.5 |
| Large exposures in the trading book | 0 | 0 | 0 | 0 | C 02.00 (r0680, c0010) |
| Operational risk | 128 | 109 | 108 | 104 | C 02.00 (r0590, c0010) |
| Of which basic indicator approach | 128 | 109 | 108 | 104 | C 02.00 (r0600, c0010) |
| Of which standardised approach | 0 | 0 | 0 | 0 | C 02.00 (r0610, c0010) |
| Of which advanced measurement approach | 0 | 0 | 0 | 0 | C 02.00 (r0620, c0010) |
| Other risk exposure amounts | 0 | 0 | 0 | 0 | C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) |
| Total | 278 | 227 | 260 | 300 | |

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2022 EU-wide Transparency Exercise P&L Kommuninvest - Grupp

| Interest income | 98 1 42 83 0 | 243 4 99 215 |
|--|--------------------------|-----------------------|
| Of which loans and advances income 138 181 Inferest openses 260 340 (Of which deposits expenses) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 83 0 54 | |
| Interest expenses 260 340 340 (Of which deposits expenses) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 83 0 54 | |
| Interest expenses 260 340 (Of which deposits expenses) 0 0 (Of which debt securities issued expenses) 175 227 (Expenses on share capatal repayable on demand) 0 0 Net Fee and commission income 0 0 cains or () losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, and liabilities set and liabilities set are asset and liabilities at fair value through profit or loss, and of non financial assets, and liabilities at fair value through profit or loss, and of non financial assets, and liabilities at fair value through profit or loss, and of non financial assets, and liabilities at fair value through profit or loss, and of non financial assets, and liabilities at fair value through profit or loss, and of non financial assets, and liabilities at fair value through profit or loss, net 0 0 Gains or () losses on financial assets and liabilities at fair value through profit or loss, net 65 162 Gains or () losses from hedge accounting, net 2 3 Schange of () losses, from hedge accounting, net 2 3 Loss of () losses, from hedge accounting, net 0 0 Schange of () losse, from hedge accounting, net 2 3 Losses on financial assets and liabilities at fair value through prof | 0 54 | 215 |
| (Of which deposits expenses) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 54 | |
| 175 227 | | 0 |
| Expenses on share capital repayable on demand | | 153 |
| Net Fee and commission income 11 -1 Gains or () losses on directojation of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, not not consider the construction of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, not consider the construction of the construct | 0 | 0 |
| Net Fies and commission income Cains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net Cains or (-) losses on financial assets and liabilities feld for trading, net Cains or (-) losses on financial assets and liabilities at feir value through profit or loss, net Cains or (-) losses from heady accounting, net Cains or (-) losses on financial assets and liabilities at feir value through profit or loss, net Cains or (-) losses on financial assets and liabilities at feir value through profit or loss, net Cains or (-) losses on financial assets and liabilities at feir value through profit or loss, net Cains or (-) losses on financial assets and liabilities of feir value through profit or loss, net Cains or (-) losses on financial assets and liabilities of feir value through profit or loss, net Cains or (-) losses on financial assets and liabilities of feir value, net Cains or (-) losses on financial assets and liabilities of feir value through profit or loss, and of feir cains or liabilities or li | 0 | 0 |
| Gains or (?) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets. Gains or (?) losses on financial assets and liabilities held for trading, net. Gains or (?) losses on financial assets and liabilities at fair value through profit or loss, net. Gains or (?) losses from helde accounting, net. Exchange differences (gain or (?) loss), net. Net other operating income (copenses) TOTAL OPERATION INCOME, NET (Administrative expenses) (Cesh contributions to resolution funds and deposit guarantee schemes) (Deprecation) (Deprecation) 1 1 1 | 0 | -1 |
| Gains or () losses on financial assets and liabilities at fair value through profit or loss, net 65 162 Gains or () losses from hedge accounting, net 2 3 Exchange differences (gain or () loss), net 0 0 Net other operating income (propensis) 0 1 TOTAL OPERATIC INCOME, NET 45 71 (Administrative expenses) 18 25 (Cash contributions to resolution funds and deposit guarantee schemes) 0 0 Operaciation) 1 1 | 0 | 0 |
| Gains or (·) losses from hedge accounting, net 2 3 Exchange differences [gain or (·) loss], net 0 0 Net other operating income / (revenues) 0 1 TOTAL OPERATING INCOME, NET 45 71 (Administrative expenses) 18 25 (Cash contributions to resolution funds and deposit guarantee schemes) 0 0 (Deprecation) 1 1 | -150 | -224 |
| Gains or (-) losses from hedge accounting, net 2 3 Exchange differences (gain or (-) loss), net 0 0 Net obther operating income (legenshies) 0 1 TOTAL OPERATING INCOME, NET 45 71 (Administrative expenses) 18 25 (Cash contributions to resolution funds and deposit guarantee schemes) 0 0 (Depreciation) 1 1 | 140 | 177 |
| Net other operating income (copenses) 0 1 TOTAL OPERATING INCOME, NET 45 71 (Administrative expenses) 18 25 (Cash contribution to resolution funds and deposit guarantee schemes) 0 0 (Depreciation) 1 1 | 5 | 10 |
| ### TOTAL OPERATING INCOME, NET 45 71 | 0 | 0 |
| (Administrative expenses) 18 25 (Cash contributions to resolution funds and deposit guarantee schemes) 0 0 (Deprecation) 1 1 | 0 | -12 |
| (Cash contributions to resolution funds and deposit guarantee schemes) 0 0 (Depreciation) 1 1 | 10 | -21 |
| (Depreciation) 1 1 1 | 6 | 11 |
| (Depreciation) 1 1 1 | 0 | 0 |
| Modification gains or (-) losses, net 0 0 | 0 | 0 |
| | 0 | 0 |
| (Provisions or (-) reversal of provisions) | 0 | 0 |
| (Payment commitments to resolution funds and deposit guarantee schemes) 0 0 | 0 | 0 |
| (Commitments and guarantees given) 0 0 | 0 | 0 |
| (Other provisions) 0 0 | 0 | 0 |
| Of which pending legal issues and tax litigation ¹ 0 0 | 0 | 0 |
| Of which restructuring ¹ 0 0 | 0 | 0 |
| (Increases or (-) decreases of the fund for general banking risks, net) ² | 0 | 0 |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) | 0 | 0 |
| (Financial assets at fair value through other comprehensive income) | 0 | 0 |
| (Financial assets at amortised cost) | 0 | 0 |
| (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) | 0 | 0 |
| (of which Goodwill) | 0 | 0 |
| Negative goodwill recognised in profit or loss 0 | 0 | 0 |
| Share of the profit or (-) loss of investments in subsidaries, Joint ventures and associates | 0 | 0 |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations | 0 | 0 |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 26 45 | 4 | -33 |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUUNG OPERATIONS 26 45 | | |
| Profit or (-) loss after tax from discontinued operations | -3 | -33 |
| PROFIT OR (-) LOSS FOR THE YEAR 26 45 | -3 0 | -33 0 |
| Of which attributable to owners of the parent 25 45 45 Wildows and the parent 45 Minimation supplies only as of end for the year | | |

⁽i) Information available only as of end of the year

(2) For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

| (min EUR) | | As of 30/09/20 | 21 | | | As of 31 | /12/2021 | | | As of 31, | /03/2022 | | | As of 30, | 06/2022 | | |
|--|-----------------|----------------|------------------|---------|--------------------|----------|-----------------|---------|--------------------|-----------|-----------------|---------|--------------------|-----------|------------------|---------|--|
| | | Fi | air value hieran | chy | | Fi | ir value hieran | chy | | Fa | ir value hieran | chy | | Fa | ir value hierard | :hy | |
| ASSETS: | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | Carrying amount | Level 1 | Level 2 | Level 3 | References |
| Cash, cash balances at central banks and other demand deposits | 0 | | | | 0 | | | | 0 | | | | 0 | | | | IAS 1.54 (i) |
| Financial assets held for trading | 390 | 0 | 381 | 9 | 535 | 0 | 526 | 9 | 830 | 0 | 822 | 8 | 2,204 | 0 | 2,196 | 8 | IFRS 7.8(a)(ii);IFRS 9.Appendix A |
| Non-trading financial assets mandatorily at fair value through profit or loss | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | IFRS 7.8(a)(ii); IFRS 9.4.1.4 |
| Financial assets designated at fair value through profit or loss | 11,362 | 526 | 10,836 | 0 | 11,663 | 580 | 11,083 | 0 | 13,189 | 365 | 12,825 | 0 | 13,823 | 201 | 13,621 | 0 | IFRS 7.8(a)(i); IFRS 9.4.1.5 |
| Financial assets at fair value through other comprehensive income | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | IFRS 7.8(h); IFRS 9.4.1.2A |
| Financial assets at amortised cost | 39,317 | | | | 38,670 | | | | 39,475 | | | | 39,431 | | | | IFRS 7.8(f); IFRS 9.4.1.2 |
| Derivatives – Hedge accounting | 29 | 0 | 29 | 0 | 24 | 0 | 24 | 0 | 13 | 0 | 13 | 0 | 20 | 0 | 20 | 0 | IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26 |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | 0 | | | | 0 | | | | 0 | | | | 0 | | | | IAS 39.89A(a); IFRS 9.6.5.8 |
| Other assets ¹ | 473 | | | | 254 | | | | 193 | | | | 231 | | | | |
| TOTAL ASSETS | 51,571 | | | | 51,146 | | | | 53,700 | | | | 55,709 | | | | IAS 1.9(a), IG 6 |

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

| (min | EUR) | | ı | s of 30/09/20 | 21 | | | | | As of 31 | /12/2021 | | | | | As of 31 | ./03/2022 | | | | | As of 30) | /06/2022 | | | |
|---|--------------------|--|---|--------------------------------------|--|-----------------|--------------------------------------|--|--------------|--------------------------------------|--|----------------------------------|--------------------------------------|--|----------------------------------|--------------------------------------|--|-----------------|--------------------------------------|--|----------------------------------|--------------------|--|---|--------------------------------------|--------------------------|
| | | Gross carry | ing amount ⁽²⁾ | | Accun | nulated impairn | nent ⁽²⁾ | Gross | carrying amo | ınt ⁽²⁾ | Accum | nulated impairn | ient ⁽²⁾ | Gros | s carrying amou | ınt ⁽²⁾ | Accur | nulated impairs | nent ⁽²⁾ | Gros | s carrying amo | unt ⁽²⁾ | Accun | ulated impairm | ient ⁽²⁾ | |
| Breakdown of financial assets by instrument and by counterparty sector [‡] | | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in credit risk since | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in credit risk since | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | | Stage 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | increase in credit risk since | assets | Stage 1 Assets without significant increase in credit risk since initial recognition | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | References |
| Financial assets at fair value through other | Debt securities | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Annex V.Part 1.31, 44(b) |
| comprehensive income | Loans and advances | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | Annex V.Part 1.32, 44(a) |
| Financial assets at | Debt securities | 3,808 | 0 | 0 | 0 | 0 | 0 | 3,474 | 0 | 0 | 0 | 0 | 0 | 3,302 | 0 | 0 | 0 | 0 | 0 | 4,061 | 0 | 0 | 0 | 0 | 0 | Annex V.Part 1.31, 44(b) |
| amortised cost | Loans and advances | 35,510 | 0 | 0 | -1 | 0 | 0 | 35,196 | 0 | 0 | 0 | 0 | 0 | 36,173 | 0 | 0 | 0 | 0 | 0 | 35,371 | 0 | 0 | 0 | 0 | 0 | Annex V.Part 1.32, 44(a) |

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽P) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Kommuninvest - Grupp

(mln EUR)

| | | Carrying | j amount | | |
|---|------------------|------------------|------------------|------------------|--|
| LIABILITIES: | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | References |
| Financial liabilities held for trading | 560 | 349 | 233 | 190 | IFRS 7.8 (e) (ii); IFRS 9.BA.6 |
| Trading financial liabilities ¹ | 0 | 0 | 0 | 0 | Accounting Directive art 8(1)(a),(3),(6) |
| Financial liabilities designated at fair value through profit or loss | 15,105 | 15,293 | 14,535 | 18,189 | IFRS 7.8 (e)(i); IFRS 9.4.2.2 |
| Financial liabilities measured at amortised cost | 34,719 | 34,106 | 37,197 | 34,306 | IFRS 7.8(g); IFRS 9.4.2.1 |
| Non-trading non-derivative financial liabilities measured at a cost-based method ¹ | 0 | 0 | 0 | 0 | Accounting Directive art 8(3) |
| Derivatives – Hedge accounting | 36 | 27 | 8 | 15 | IFRS 9.6.2.1; Annex V.Part 1.26 |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | 20 | 37 | 152 | 231 | IAS 39.89A(b), IFRS 9.6.5.8 |
| Provisions | 0 | 0 | 0 | 0 | IAS 37.10; IAS 1.54(I) |
| Tax liabilities | 0 | 0 | 0 | 0 | IAS 1.54(n-o) |
| Share capital repayable on demand | 0 | 0 | 0 | 0 | IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12 |
| Other liabilities | 161 | 348 | 599 | 1,856 | Annex V.Part 2.13 |
| Liabilities included in disposal groups classified as held for sale | 0 | 0 | 0 | 0 | IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14 |
| Haircuts for trading liabilities at fair value ¹ | 0 | 0 | 0 | 0 | Annex V Part 1.29 |
| TOTAL LIABILITIES | 50,601 | 50,160 | 52,725 | 54,788 | IAS 1.9(b);IG 6 |
| TOTAL EQUITY | 970 | 986 | 975 | 921 | IAS 1.9(c), IG 6 |
| TOTAL EQUITY AND TOTAL LIABILITIES | 51,571 | 51,146 | 53,700 | 55,709 | IAS 1.IG6 |

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Kommuninvest - Grupp

(mln EUR)

| | min EUR) | | Carmina | amount | | 1 |
|------------------------------------|---|------------------|------------------|------------------|------------------|---|
| Breakdown of financial liabilities | by instrument and by counterparty sector | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | References |
| Derivatives | | 597 | 376 | 241 | 205 | IFRS 9.BA.7(a); CRR Annex II |
| Short positions | Equity instruments | 0 | 0 | 0 | 0 | IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5 |
| эног розноль | Debt securities | 0 | 0 | 0 | 0 | Annex V.Part 1.31 |
| | Central banks | 0 | 0 | 0 | 0 | Annex V.Part 1.42(a), 44(c) |
| | of which: Current accounts / overnight deposits | 0 | 0 | 0 | 0 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | General governments | 0 | 0 | 0 | 0 | Annex V.Part 1.42(b), 44(c) |
| | of which: Current accounts / overnight deposits | 0 | 0 | 0 | 0 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Credit institutions | 210 | 27 | 474 | 574 | Annex V.Part 1.42(c),44(c) |
| Deposits | of which: Current accounts / overnight deposits | 0 | 0 | 0 | 0 | ECB/2013/33 Annex 2.Part 2.9.1 |
| Deposits | Other financial corporations | 0 | 0 | 0 | 0 | Annex V.Part 1.42(d),44(c) |
| | of which: Current accounts / overnight deposits | 0 | 0 | 0 | 0 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Non-financial corporations | 0 | 0 | 0 | 0 | Annex V.Part 1.42(e), 44(c) |
| | of which: Current accounts / overnight deposits | 0 | 0 | 0 | 0 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Households | 0 | 0 | 0 | 0 | Annex V.Part 1.42(f), 44(c) |
| | of which: Current accounts / overnight deposits | 0 | 0 | 0 | 0 | Annex V.Part 1.42(f), 44(c) |
| Debt securities issued | | 49,557 | 49,372 | 51,258 | 51,920 | Annex V.Part 1.37, Part 2.98 |
| Of which: Subordin | nated Debt securities issued | 0 | 0 | 0 | 0 | Annex V.Part 1.37 |
| Other financial liabilities | | 56 | 0 | 0 | 1 | Annex V.Part 1.38-41 |
| TOTAL FINANCIAL LIABILITIES | | 50,420 | 49,775 | 51,973 | 52,701 | |



2022 EU-wide Transparency Exercise Market Risk

Kommuninvest - Grupp

| | SA | | | | | | м | | | | | | | | | IM | | | | | | |
|--|----------------------------|----------------------------|---|--------------------------|---|-------------------------------|--------------------------------|--|-----------|--------------------------------|---|----------------------------------|---|--------------------------|--|-------------------------------|---------------------------------------|--------------------|-----------|--------------------------------|-----------------|----------------------------------|
| | JA. | | VaR (Memorar | ndum item) | STRESSED VaR (| Memorandum item) | INCREME AND MIC | NTAL DEFAULT GRATION RISK 'AL CHARGE | ALL PRICE | RISKS CAPITA FOR CTP | | | VaR (Memori | andum item) | STRESSED VaR (I | Memorandum item) | INCREI DEFAU MIGRATI CAPITAL | LT AND ION RISK | ALL PRICE | RISKS CAPITA FOR CTP | L CHARGE | |
| (min EUR) | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG) | LATEST AVAILABLE (SVaRt-1) | 12 WEEKS AVERAGE MEASURE | | FLOOR | 12 WEEKS AVERAGE MEASURE | | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG) | LATEST AVAILABLE (SVaRt-1) | 12 WEEKS AVERAGE MEASURE | LASI | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT |
| | As of 30/09/2021 | As of 31/12/2021 | | | | As of 30/ | 09/2021 | | | | | | | | | As of 31/12 | /2021 | | | | | |
| Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk | 0 0 0 | 0 0 0 0 0 | 0 0 0 | 0 0 0 | 0 | 0 0 0 | | | | | | | 0 0 0 | 0 | 0 0 0 | 0 | | | | | | |
| Of which: Specific risk Foreign exchange risk Commodities risk Total | 0 | 0 0 0 | 0 0 | 0 0 | 0 0 0 | 0 0 | | 0 | 0 | 0 | 0 | 0 | 0 0 0 | 0 0 | 0 0 | 0 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | As of 31/03/2022 | As of 30/06/2022 | | | | As of 31/ | 03/2022 | | | | | | | | | As of 30/06 | | | | | | |
| Traded Debt Instruments | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Equities Of which: General risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk Foreign exchange risk Commodities risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Total | ů, | ŏ | ŏ | ŏ | ŏ | ŏ | 0 | 0 | 0 | 0 | 0 | 0 | ŏ | ŏ | ŏ | Ö | 0 | 0 | 0 | 0 | 0 | - |

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



| | | | | | Standardisc | d Approach | | | |
|------------------|--|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|------------------------------------|
| | | | As of 30, | 09/2021 | | | As of 31, | 12/2021 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments an provisions |
| | (min EUR, %) | | | | | | | | |
| | Central governments or central banks | 4,225 | 4,225 | 0 | | 3,755 | 3,755 | 0 | |
| | Regional governments or local authorities Public sector entities | 21,318 | 45,378 | 0 | | 21,152 | 45,381 | 0 | |
| | Public sector entities Multilateral Development Banks | 895 | 895 | 0 | | 854 | 854 | | |
| | International Organisations | 0,23 | 0,0 | 0 | | | 0.04 | | |
| | Institutions | 866 | 866 | 28 | | 872 | 872 | 26 | |
| | Corporates | 24.219 | 10 | 10 | | 24.264 | 10 | 10 | |
| | of which: SME | . 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| onsolidated data | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| onsolidated data | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Items associated with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 9 | 0 | 0 | |
| | Claims on institutions and comprates with a ST credit assessment Collective investments undertakings (CIU) | | | | | 0 | 0 | | |
| | Collective investments undertakings (CIU) Equity | | | 0 | | | | | |
| | Other exposures | | | 0 | | | | | |
| | Standardised Total ² | 51.523 | 51.375 | 39 | | 50.897 | 50.871 | 36 | |

**Congrain aposes, units Exposure value, a reported before states yield any field account any effect due to credit convenion factors or credit nin registron factorisages (e.g., substitution effects).

(2) Substitutional State States or Include the Securitation position units in the results yier to the 3th Securition.

(3) Substitutional States some included the Securition position units in the results yier results are substitution effects).

(3) Substitutional States are substitution position units in the results yier results are substitution effects.

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| | | Conclusional de la resista Aparicas | | | | | | | | |
|--------|--|---|--|---|---|--|---|---|---|--|
| | | | | | Standardisc | d Approach | | | | |
| | | | As of 30, | 09/2021 | | | As of 31 | /12/2021 | | |
| | (min EUR. %) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | |
| SWEDEN | Central de overamente or central saleste Resissand overamente or local attentions Padris secto entities Padris secto entities Institutions Institutions Institutions Cernotales Resissand Ordinations Cernotales Cernotales Resissand Ordinations Cernotales Ce | 4,235 20,859 0 0 0 0 0 24,219 0 0 0 0 0 | 4,225 44,320 0 0 0 0 10 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 3,755 20,800 0 0 0 0 24,264 0 0 0 0 0 0 0 | 3,755 45,029 0 0 110 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 | o | |
| | Standardised Total ² | | | | 0 | | | , | 0 | |

| | | exposures, but includes general credit risk adjustments. | | | | | | | | | | |
|-----------------------------|--|---|---|---|---|---|-----------------------------|---|---|--|--|--|
| | | | | | Standardisc | d Approach | | | | | | |
| | | | As of 30 | /09/2021 | | | As of 31 | /12/2021 | | | | |
| | (min FID %).) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | | |
| Country of Counterpart 2 | Control overcomments or control stankes serviced overcomment or board anthrollies serviced and the control of the control serviced on the contr | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 000000000000000000000000000000000000000 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 000000000000000000000000000000000000000 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | | | |
| 1 | Standardised Total ² | | | | | | | | | | | |

| | | exposures, but includes gene | ral credit risk adjustments. | | | | | | |
|---------------|---|--------------------------------|------------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|--|
| | | | | | Standardis | d Approach | | | |
| | | | As of 30 | /09/2021 | | | As of 31 | /12/2021 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (min EUR, %) Central governments or central banks Regional governments or local authorities | 0 | | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities Public sector entities Multilateral Development Banks | 0 | 1 | 0 | | 0 | Ö | | |
| | International Organisations Institutions | 0 | | 0 | | 0 | 0 | 0 | |
| | Corporates of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Country of | Retail of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Counterpart 3 | Secured by mortoaces on immovable property of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default Items associated with particularly high risk | 0 | | 0 | 0 | 0 | 0 | 0 | |
| | Covered bonds Claims on institutions and corporates with a ST credit assessment | 0 | | 0 | | 0 | 0 | 0 | |
| | Collective investments undertakinos (CIU) Equity | 0 | | 0 | | 0 | 9 | 0 | |
| | Other exposures | U | | 0 | | | | 0 | |

| | | (2) Total value adjustments an exposures, but includes gener | | unterparty excludes those for se | curitisation exposures, additional | I valuation adjustments (AVAs) | and other own funds reduction | ns related to the | |
|-----------------------------|--|---|-----------------------------|--|---|--|-------------------------------|---|---|
| | | | | | Standardisc | d Approach | | | |
| | | | As of 30 | /09/2021 | | | As of 31 | /12/2021 | |
| | (min EUR. %) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| Country of Counterpart 4 | Coming deversements or coming leaders Recisional documentaries or local arthroffics Reduce sort entities Reduce sort entities International Consensations In | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 | | 000000000000000000000000000000000000000 | 0 |
| | Standardised Total ² | | | | 0 | | | | 0 |



| | Kollillatilivesc - Grapp | | | | | | | | | | | |
|-----------------------------|--|--|--------------------------------|---|---|-----------------------------------|-----------------------------------|---|---|--|--|--|
| | | | | | Standardisc | d Approach | | | | | | |
| | | | As of 30 | /09/2021 | | | As of 31 | /12/2021 | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | | |
| | (min EUR, %) | | | | | | | | | | | |
| Country of Counterpart 5 | Central decommendade or combra alamba Anables central | 0 0 0 0 0 0 0 0 0 0 0 0 | | 000000000000000000000000000000000000000 | 0 | 0 0 0 0 0 0 0 | | 0 | 0 | | | |
| | Other exposures | 0 | | 0 | | | | | | | | |
| | Standardised Total ² | | | | 0 | | | | 0 | | | |
| | | (ii) Original exposure, unlike Ex | posure value, is reported befo | e taking into account any effect | due to credit conversion factors | or credit risk mitigation technic | uses (e.g. substitution effects). | | | | | |
| | (2) Total value adjustments and crovisions per country of counterparty excludes those for securitisation exocures, additional valuation adjustments (AVAs) and other own funds inductions related to the | | | | | | | | | | | |

| | | exposures, but includes general credit risk adjustments. | | | | | | | | | |
|-----------------------------|--|---|-----------------------------|---|---|---|---|---|---|--|--|
| | | | | | Standardisc | d Approach | | | | | |
| | | | As of 30 | /09/2021 | | | As of 31, | f 31/12/2021 | | | |
| | (min EUR. %) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | |
| Country of Counterpart 6 | Central conveniences or central salessis Beninder convenience beninder beninder Beninder convenience beninder Beninder der verberen beninder b | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 000000000000000000000000000000000000000 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | | |
| | Standardised Total ² | | | | 0 | | | | | | |

⁽ⁱⁱ⁾ Original exposure, unlike Exposure value, is reported before taking tele account any effect due to credit convention factors or credit risk moligation stochaspas (a.g., substitution effects).
(2) Total value adjustments and provisions per country of conscripting endudes those for securitization exposures, but includes overall credit as discharges.

| | | exposures, but includes general credit risk adjustments. | | | | | | | | |
|-----------------------------|---|---|---|---|---|---|---|---|---|--|
| | | | | | Standardisc | d Approach | | | | |
| | | | As of 30 | /09/2021 | | | As of 31, | /12/2021 | | |
| | (min Fill) %).) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | |
| Country of Counterpart 7 | Control commentation control basis in Control | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 000000000000000000000000000000000000000 | 0 | 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 000000000000000000000000000000000000000 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | |

***Original exposure, unlike Exposure value, is reponsed before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (u.p. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

| | | exposures, but includes general credit risk adjustments. | | | | | | | | | |
|-----------------------------|--|--|-----------------------------|----------------------|---|---|-----------------------------|---|---|--|--|
| | | | | | Standardisc | d Approach | | | | | |
| | | | As of 30, | /09/2021 | | | As of 31 | /12/2021 | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments an provisions ² | | |
| | (min EUR, %) | | | | | | | | | | |
| | Central over-ments or central banks Resional oover-ments or local authorities Public sector entities Public sector entities Public sector entities Publicational Organisations International Organisations Institutions Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| Country of Counterpart 8 | Corporates of which: SME Retail of which: SME Secured by mortoaces on immovable property | 0 0 | 0 | 0 | | 0 | 0 | 0 0 | | | |
| Counterpart o | of which: SME Exposures in default Thems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0000 | 0 | 0 0 0 | 0 0 | 0 0 0 | | | |
| | Collective investments undertakings (CIU) Equity Other exposures Standardized Total ² | 0 0 0 | 0 | 0 | | 0 | 0 0 | 0 | | | |

| | | | | | Standardisc | d Approach | | | |
|---------------|---|--------------------------------|-----------------------------|----------------------|---|--------------------------------|-----------------------------|----------------------|---|
| | | | As of 30 | /09/2021 | | | As of 31, | /12/2021 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments an provisions ² |
| | (min EUR, %) Central governments or central banks | 0 | | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | 0 | | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 9 | 0 | | 0 | 0 | 0 | |
| | Institutions Corporates | 0 | | 0 | | 0 | U | 0 | |
| | of which: SME | 0 | | 0 | | | 0 | | |
| | Retail | 0 | | ů ů | | 0 | 0 | ů | |
| Country of | of which: SME | i i | | ō | | ō | ō | ō | |
| Counterpart 9 | Secured by mortgages on immovable property | 0 | | 0 | | 0 | 0 | 0 | |
| Counterpart | of which: SME | 0 | | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | | 0 | | 0 | 0 | 0 | |
| | Items associated with particularly high risk | 0 | | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 9 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | | 0 | | | 0 | | |
| | Collective investments undertakings (CIU) Equity | 0 | | 0 | | | 0 | | |
| | Other exposures | ů o | | ő | | Ö | ů o | ŏ | |
| | Standardised Total ² | | | | | | | | |

| | | | | | Standardisc | d Approach | | | |
|------------------------------|--|---|---|---|---|---|-----------------------------|---|---|
| | | | As of 30, | /09/2021 | | | As of 31 | /12/2021 | |
| | (min EUR. %) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| Country of Counterpart 10 | Central generations or central salesis Regional generations to be obtainable Regional generations to be obtainable Regional generations to be obtained to | 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 0 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 |
| | Standardised Total ² | | | | 0 | | | | 0 |



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

| | | | | | Standardisc | d Approach | | | |
|-------------------|--|--------------------------------|-----------------------------|----------------------|----------------------------------|--------------------------------|-----------------------------|----------------------|------------------------------------|
| | | | As of 31, | /03/2022 | | | As of 30/ | 06/2022 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments as provisions |
| | (min EUR, %) Central governments or central banks | 6,288 | 6,288 | | | 8.589 | 8,589 | ^ | |
| | Central governments or central banks Regional governments or local authorities | 21,802 | 45,765 | | | 21,239 | 44.150 | | |
| | Public sector entities | 20,02 | 45,765 | ő | | 0 | 44,130 | ŏ | |
| ь | Multilateral Development Banks | 815 | 815 | 0 | | 891 | 891 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 739 | 739 | 24 | | 714 | 714 | 34 | |
| | Corporates | 24,261 | 10 | 10 | | 23,042 | 10 | 10 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Consolidated data | of which: SME | | 0 | 0 | | | | | |
| | Secured by mortgages on immovable property | | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME Exposures in default | | 0 | | | | 0 | | |
| | Items associated with particularly high risk | o o | 0 | | · · | , | | | |
| | Covered bonds | o o | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and cornorates with a ST credit assessment | - i | ō | i o | | o o | ō | ō | |
| | Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | 53,905 | 53,617 | 34 | 0 | 54,474 | 54,353 | 44 | |

| | | calculated as of last quarter | | | | | | | | | | |
|--------|--|---|---|---|---|---|---|--|---|--|--|--|
| | | | | | Standardise | ed Approach | | | | | | |
| | | | As of 31 | /03/2022 | | | As of 30 | /06/2022 | | | | |
| | (min EUR, %) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | | |
| SWEDEN | Control occurrence for control basis and the Control occurrence for control basis and the Control occurrence for the Control occu | 6,288 21,296 0 0 19 24,261 0 0 0 0 0 0 | 6,288 45,259 0 0 19 10 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 8,589 20,490 0 0 0 58 23,042 0 0 0 0 0 | 8,589 43,401 0 0 0 0 5,58 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 1 1 10 0 0 0 0 | 0 | | | |

| | | exposures, but includes gene | ral credit risk adjustments. | | | | | | |
|-----------------------------|--|---|------------------------------|---|---|---|---|---|---|
| | | | | | Standardise | d Approach | | | |
| | | | As of 31 | /03/2022 | | | As of 30 | /06/2022 | |
| | (min EUR. %) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ² | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| Country of Counterpart 2 | Central accurrences or central sales Sectional accurrences or local administration sectional accurrences or local administration sectional section secti | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 0 | 000000000000000000000000000000000000000 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

| | | exposures, but includes gene | | | | | | | |
|-----------------------------|---|---|-----------------------------|---|---|---|---|---|---|
| | | | | | Standardise | ed Approach | | | |
| | | | As of 31 | /03/2022 | | | As of 30 | /06/2022 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| Country of Counterpart 3 | Con City, No. 1 City, No. | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | 0 | 000000000000000000000000000000000000000 | 000000000000000000000000000000000000000 | 0 |
| 1 | Other extoosures | · | | | | _ | | | |

| | | (2) Total value adjustments as | d provisions per country of co | unterparty excludes those for se | curitisation exposures, additiona | il valuation adjustments (AVAs) | and other own funds reduction | ns related to the | |
|-----------------------------|--|--|--------------------------------|---|---|---|-------------------------------|---|---|
| | | exposures, but includes gene | al credit risk adjustments. | | | | | | |
| | | | | | Standardise | ed Approach | | | |
| | | | As of 31 | /03/2022 | | | As of 30 | /06/2022 | |
| | (min EUR. %) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| Country of Counterpart 4 | Central coverementals or control basists Activated coveremental or control attentions Activated coverement activated for activ | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | 000000000000000000000000000000000000000 | 0 | 000000000000000000000000000000000000000 | | 0 0 0 0 0 0 0 0 0 0 0 | |
| 1 | Standardised Total ² | | | | 0 | | | | 0 |



CD A BRONE 2022 EU-wide Transpa

| E BY A SANKING AUTHORIT | Credit Risk - Standardised Approach | | | | | | | | |
|---|--|--|--|--|--|--|--|--|--|
| | Kommuninvest - Grupp | | | | | ed Approach | | | |
| | | | As of 31 | /03/2022 | Standardisk | а арргоасн | As of 30 | /06/2022 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments provisions ² |
| Country of Counterpart 5 | Control of overcomments or Control Sanda, Reducing incorrements or Neal administra Aprile scater ordines Service of the Control Sanda International Organizations Formatistics Genorates Genorate | | | | 0 | 000000000000000000000000000000000000000 | | | |
| | Eouilty Other exposures Standardised Total ² | i d | | | 0 | 0 | c c | | |
| | Sumperous rock | (2) Total value adjustments a | and provisions per country of co | one taking into account any effective transfer of the contemporary endudes those for s | ct due to credit convenion facto ecuritisation exposures, additiona | s or credit risk mitigation techn | iques (e.g. substitution effects and other own funds reductio |). ns related to the | |
| | | exposures, but includes game | mil credit risk adjustments. | | Standardise | ed Approach | | | |
| | | | | /03/2022 | Value adjustments and | | | /06/2022 | Value adjustments |
| | (min EUR, %b) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments provisions ² |
| Country of Counterpart 6 | Could in commonate or critical basis of an administration of admin | | | | 0 | | | | |
| | | Original exposure, unlike Total value adjustments a exposures, but includes gene | Exposure value, is reported befind provisions per country of country of country country of country credit risk adjustments. | one taking into account any effe unterparty excludes those for s | ct due to credit convenion facto ecurifisation exposures, additiona | is or credit risk mitigation techn il valuation adjustments (AVAs) | iques (e.g. substitution effects) and other own funds reductio |). ns related to the | |
| | (nh R.R. %) | Original Exposure ¹ | As of 31 Exposure Value ¹ | /03/2022 Risk exposure amount | Standardiss Value adjustments and provisions ² | ed Approach Original Exposure ¹ | As of 30 Exposure Value ¹ | /06/2022 Risk exposure amount | Value adjustments provisions ² |
| Country of Counterpart 7 | Coulty of communities or coulty a basis Antide seather seating and a administra solution and a country of the c | | | | 0 | 0 0 0 0 0 0 0 0 0 0 | | | |
| | Essalty Other exposures Standardised Total ² | i d | | | | 0 | | | |
| | | | | | 0 | | | | |
| | | (1) Original exposure, unlike (2) Total value adjustments a exposures, but includes gene | Exposure value, is reported before and provisions per country of co and credit risk adjustments. | one taking into account any effer unterparty excludes those for s | ct due to credit conversion factor ecuritisation exposures, additional | s or credit risk mitigation techn il valuation adjustments (AVAs) | iques (e.g. substitution effects and other own funds reductio |). ns related to the | |
| | | (2) Total value adjustments a | and provisions per country of co and credit risk adjustments. | unterparty excludes those for s | ecuritisation exposures, additiona | ns or credit risk mitigation technical valuation adjustments (AVAs) | and other own funds reductio | ns related to the | |
| | | (2) Yotal value adjustments of exposures, but includes gene | ind provisions per country of or end credit risk adjustments. As of 31 | /03/2022 | Standardise Value adjustments and | d valuation adjustments (AVA) | and other own funds reduction As of 30 | /06/2022 | Value adjustments |
| | (sh 158, %) | (2) Total value adjustments a | and provisions per country of co and credit risk adjustments. | unterparty excludes those for s | ecuritisation exposures, additiona | il valuation adjustments (AVAs) | and other own funds reductio | ns related to the | Value adjustments provisions ² |
| Country of Counterpart 8 | Constitution of Constitution o | (2) Total value algorithms for exposures, but include game exposures, but include game of the control of the co | and providency are country of an and credit mile algorithms. As of 31 Exposure Value* | /03/2022 Risk exposure amount | Standardise Standardise Value adjustments and provisions ² | of Approach Original Exposure* | As of 30 Exposure Value* | /06/2022 Risk exposure amount | Value adjustmente provisions |
| | Central convenience or central basics Account convenience or basic administration Account convenience or basic administration Account convenience or basic administration Contralisma | (2) Total segments, and (2) Total segments (2) Total segments (3) Total segments, and (3) Total segments (3) Total s | end providence per country for an extending of the extend | ### ### ############################## | Standardise Standardise Standardise Value adjustments and provisions* | and Approach Original Exposurs* or soul on project substitution of the control | As of 30 Exposure Value 1 Exp | Plant and the second sec | Value adjustments |
| | Central convenience or central basics Account convenience or basic administration Account convenience or basic administration Account convenience or basic administration Contralisma | (2) Total segments, and (2) Total segments (2) Total segments (3) Total segments, and (3) Total segments (3) Total s | As of 31 Exposure Value Imposed for Impos | ### ### ############################## | Standardise Standardise Standardise Value adjustments and provisions* | of Approach Original Exposure* | As of 300 Exposure Values Exposure Values Exposure Values and development Values and development Values and development Values and development Values Associated Values Associat | Plant and the second sec | Value of Systematics provisions ² |
| | Central convenience or central basics Account convenience or basic administration Account convenience or basic administration Account convenience or basic administration Contralisma | (2) Total segments, and (2) Total segments (2) Total segments (3) Total segments, and (3) Total segments (3) Total s | As of 31 Exposure Value Imposed for Impos | resident products from for the product of the produ | Sandardis Sandardis Value adjudences and providences of dark to cold memoria from the control of the control | and Approach Original Exposurs* or soul on project substitution of the control | As of 300 Exposure Values Exposure Values Exposure Values and development Values and development Values and development Values and development Values Associated Values Associat | no related to the | |
| | Central convenience or central basics Account convenience or basic administration Account convenience or basic administration Account convenience or basic administration Contralisma | (2) Total supresses, but include sizes Original Exposures* (3) Organic exposures* (3) Organic exposures* (4) Organic exposures are also as a second exposures are a second exposure and exposures are a second exposures are a se | As of 31 interests. | (03) 2022 Risk copinions amount in the copinions amou | Standard des | of Approach Original Exposure* | As of 300 may be and the row from the state of the state | 106/2022 Rule expenses amount To related to the | Value adjustments |
| Counterpart 8 | Combination or combinations of | (2) Total exposure* (2) Total exposure* (3) Total exposure* (4) Original Exposure* (5) Original Exposure* (6) Original Exposure* (7) Original Exposure* (8) Original Exposure* | de celebrate de la contra del la co | I (01) 2022 Risk exposure amount (81) 2822 | Standardina Standardina Standardina Standardina Standardina Value adjustments and provisions O O To a treat consolidation Standardina Standardina Standardina Standardina Standardina O O O O O O O O O O O O O | of Approach Original Expensors or a statistical expensors Original Expensors Original Expensors Original Expensors | As of 30 Exposure Value | To state to the state of the st | |
| Counterpart 8 | Control accommenda or central basics Control accommenda or central basics Control accommenda or central basics Composition Composit | (2) Total separates of Criginal Exposures Original Exposures | The power wish a request of a control of a c | (101/2012) Risk carpinaria amount on bing the accord or yill refer to the carpinaria amount (101/2012) Risk carpinaria amount (101/2012) | Standard dos Standard dos Standard dos Standard dos Value adjustaments and providence* | of Approach Original Exposure* Original Exposure* Original Exposure* A result on implementation of the control of the cont | As of 300 Expenses Value | 100/2022 | |
| Counterpart 8 | Control accommenda or central basics Control accommenda or central basics Control accommenda or central basics Composition Composit | (2) Total separates of Criginal Exposures Original Exposures | As of 31 Exposure Value As of 31 Exposure | (101/2012) Risk carpinaria amount on bing the accord or yill refer to the carpinaria amount (101/2012) Risk carpinaria amount (101/2012) | Standard dos Standard dos Standard dos Standard dos Value adjustaments and providence* | of Approach Original Exposurs* Original Exposurs* Original Exposurs* Original Exposurs* Original Exposurs* Original Exposurs* Service of the Approach o | As of 30 Exposure Value and one one finish value and of an one finish value and of the core finish value and | 100/2022 | |
| Counterpart 8 | Control accommenda or central basics Control accommenda or central basics Control accommenda or central basics Composition Composit | (2) Total separates of Criginal Exposures Original Exposures | As of 31 Exposure Value As of 31 Exposure | until print socioles from for for formal print socioles from for formal print socioles from for formal print socioles and print socioles from for formal print socioles from for formal print socioles from for so | Standard dos Standard dos Standard dos Standard dos Value adjustaments and providence* | of Approach Original Exposure* Original Exposure* Original Exposure* A result on implementation of the control of the cont | As of 30 Exposure Value and one one finish value and of an one finish value and of the core finish value and | The state of the s | |
| Counterpart 8 | Combal and communities or central basics Composition Co | (2) Total expenses, while contains a common to the contains the contai | As of 31 Exposure Value As of 31 | In the property and the four for the property and the pro | Standard dos Standard dos Standard dos Value adjustments and growlense* | of Approach Original Expessors Original Expessors Original Expessors or a result on employee the control of | As of 30 Exposure Value* As of 30 September Value* Exposure Value* As of 30 September Value* As of 30 September Value* | 166/2022 Risk exposure amount of the control of | Value adjustments provisions* |
| Counterpart 8 Country of Counterpart 9 Country of Counterpart 9 | Combination or combinations of combinations (Combinations) (Combin | (2) Total expenses, while contains a common to the contains the contai | As of 31 Exposure Value As of 31 | In the property and the four for the property and the pro | Standard dos Standard dos Standard dos Value adjustments and growlense* | of Approach Original Expessors Original Expessors Original Expessors or a result on employee the control of | As of 30 Exposure Value* As of 30 September Value* Exposure Value* As of 30 September Value* As of 30 September Value* | 166/2022 Risk exposure amount of the control of | Value adjustments provisions* |



Credit Risk - IRB Approach

| | | IRB Approach | | | | | | | | | | | |
|-------------------|--|--------------|-------------------------|--------------------|------------|------------------------|----------------------|----------|------------------------|--------------------|------------|------------------------|----------------------|
| | | | | As of 30 | 09/2021 | | | | | As of 31/ | 12/2021 | | |
| | | Origina | l Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk expos | sure amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| | Central banks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Canaalidatad data | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Consolidated data | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| | Other non credit-obligation assets | | | | 0 | | | | | | 0 | | |
| | IRB Total ² | | | | 0 | | | | | | 0 | | |

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

| | | | | | | | IRB Ap | proach | | | | | |
|-------------------|--|---------|-------------------------|----------------------|------------|------------------------|----------------------|----------|------------------------|--------------------|-----------|------------------------|----------------------|
| | | | | As of 31, | /03/2022 | | | | | As of 30, | /06/2022 | | |
| | | Origina | l Exposure ¹ | Exposure | Risk expos | sure amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk expo | sure amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | - Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions |
| | Central banks and central governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: Specialised Lending | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Consolidated data | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corisonaatea aata | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Qualifying Revolving | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| | Other non credit-obligation assets | | | | 0 | | | | | | 0 | | |
| | IRB Total ² | | | | 0 | | | | | | 0 | | |

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

| | | | | | | | Kommuninvest - Grupp |) | | | | | | |
|--|------------------|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|---------------|----------------|----------------------------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance s | heet exposures | |
| | | Table and consider amount of an | Total carrying amount of non-derivative financial assets (net of short | | Non-derivative financial as | sets by accounting portfoli | • | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | |
| [0 - 3M [| Austria | | | | | | | | | | | | | |
| Total | Belgium | | | | | | | | | | | | | |
| [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y | Bulgaria | | | | | | | | | | | | | |
| [0 - 3M [| Cyprus | | | | | | | | | | | | | |
| [0 - 3M [| Czech Republic | | | | | | | | | | | | | |
| [0 - 3M 1 1 1 1 1 1 1 1 1 | Denmark | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Estonia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

Community est - Grunn

| | | | | Kommuninvest - Grupp | | | | | | | | | | |
|---|------------------|--|--|--|--|---|---|----------------------|-----------------|------------------|---------------------|----------------|----------------|----------------------------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | nce sheet | |
| | | | | | Non-derivative financial as | | | Derivatives with pos | iki a falamatan | B. d | negative fair value | Off-balance sl | heet exposures | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short | | non-uenvauve imanciai as | sees by accounting portion | , | Delivauves with pos | nuve iaii vaiue | Delivatives with | inegative ian value | | | Risk weighted exposure amount |
| | | | positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | |
| [0 - 3M [| Finland | | | | | | | | | | | | | |
| [0 - 3M [| France | | | | | | | | | | | | | |
| [0 - 3M [| Germany | | | | | | | | | | | | | |
| [0 - 3M [| Croatia | | | | | | | | | | | | | |
| [0 - 3M [| Greece | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Hungary | | | | | | | | | | | | | |
| [0 - 3M [| Ireland | | | | | | | | | | | | | _ |
| [0 - 3M [| Italy | | | | | | | | | | | | | |
| [0 - 3M [| Latvia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | Kommuninvest - Grupp | | | | | | | | | | |
|---|------------------|--|--|--|--|---|---|----------------------|-------------------|------------------|---------------------|---------------|----------------|-----------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance s | heet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfoli | 5 | Derivatives with pos | sitive fair value | Derivatives with | negative fair value | | | Risk weighted |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | exposure amount |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Lithuania | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Luxembourg | | | | | | | | | | | | | |
| [0 - 3M [| Malta | | | | | | | | | | | | | |
| To - 3M | Netherlands | | | | | | | | | | | | | |
| [0 - 3M [| Poland | | | | | | | | | | | | | |
| [0 - 3M [| Portugal | | | | | | | | | | | | | |
| [0 - 3M [| Romania | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Slovakia | | | | | | | | | | | | | |
| To - 3M | Slovenia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | Kommuninvest - Grupp | | | | | | | | | | |
|--|------------------|---|---|--|--|---|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------------|---|-----------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | nce sheet | |
| | | | | | | | | | | | | Off-balance sh | heet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfoli | • | Derivatives with pos | sitive fair value | Derivatives with | negative fair value | | | Risk weighted |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | exposure amount |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Spain | | | | | | | | | | | | | |
| [0 - 3M [| Sweden | 4,568 3,467 5,1813 3,924 5,0806 1,665 394 2,481 | 4,568 3,467 5,183 3,924 5,080 1,665 599 24,481 | 0 | 342 1,260 1,599 1,442 473 31 0 5,146 | | 4,226 2,207 3,585 2,482 4,607 1,635 594 13,334 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 11 0 0 0 0 | 000000000000000000000000000000000000000 | 0 |
| [0 - 3M [| United Kingdom | | | | | | | | | | | | | |
| [0 - 3M [| Iceland | | | | | | | | | | | | | |
| To - 3M | Liechtenstein | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Norway | | | | | | | | | | | | | |
| Total | Australia | | | | | | | | | | | | | |
| To -3M | Canada | | | | | | | | | | | | | |
| Total | Hong Kong | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Kommuninvest - Grup | 0 | | | | | | |
|---|---|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|---------------|----------------|----------------------------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance s | heet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfolio | • | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | exposure amount |
| [0 - 3M [| Japan | | | | | | | | | | | | | |
| [0 - 3M [| U.S. | | | | | | | | | | | | | |
| [0 - 3M [| China | | | | | | | | | | | | | |
| [0 - 3M [| Switzerland | | | | | | | | | | | | | |
| [0 - 3M [| Other advanced economies non EEA | | | | | | | | | | | | | |
| [0 - 3M [| Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | |
| [0 - 3M [| Middle East | | | | | | | | | | | | | |
| [0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 1Y - 2Y [] 12Y - 3Y [] 13Y - 5Y [] 15Y - 10Y [] 10Y - more Total | Latin America and the Caribbean | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

Kommuninvest - Grupp

| | | | | | | | Kommuninvest - Grup | μ | | | | | | |
|--|------------------|--|--|--|--|---|---|----------------------|-------------------|------------------|-----------------------|---------------|----------------|----------------------------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Direc | t exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | Non-derivative financial as | ssets by accounting portfolio | | Derivatives with pos | sitive fair value | Derivatives with | h negative fair value | Off-balance s | heet exposures | |
| | | | | | | | | | | | | | | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | Risk weighted exposure amount |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Africa | | | | | | | | | | | | | |
| [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total | Others | | | | | | | | | | | | | |

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

| | | | | | | | Kommuninvest - Grupp |) | | | | | | |
|---|------------------|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|---------------|----------------|----------------------------------|
| | | | | | | | As of 30/06/2022 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance s | heet exposures | |
| | | Total gross carrying amount of non- | Total carrying amount of non-derivative financial assets (net of short | | Non-derivative financial as | sets by accounting portfoli | • | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | |
| [0 - 3M [| Austria | | | | | | | | | | | | | |
| Total | Belgium | | | | | | | | | | | | | |
| [0 - 3M 13M - 14 15M - 14 | Bulgaria | | | | | | | | | | | | | |
| [0 - 3M [| Cyprus | | | | | | | | | | | | | |
| [0 - 3M [| Czech Republic | | | | | | | | | | | | | |
| [0 - 3M 1 1 1 1 1 1 1 1 1 | Denmark | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Estonia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Kommuninvest - Grupp |) | | | | | | |
|--|------------------|--|--|--|--|---|--|----------------------|-------------------|------------------|---------------------|---------------|----------------|----------------------------------|
| | | | | | | | As of 30/06/2022 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | Non-derivative financial as | sets by accounting portfoli | , | Derivatives with pos | sitive fair value | Derivatives with | negative fair value | Off-balance s | heet exposures | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | Risk weighted exposure amount |
| | | | | | | | | | | | | | | |
| [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y | Finland | | | | | | | | | | | | | |
| [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y | France | | | | | | | | | | | | | |
| [0 - 3M [3M - 1Y] [11 Y - 2Y] [12 Y - 3Y] [13 Y - 5Y] [15 Y - 10 Y] [10 Y - more | Germany | | | | | | | | | | | | | |
| [0 - 3M [| Croatia | | | | | | | | | | | | | |
| [0 - 3M [| Greece | | | | | | | | | | | | | |
| [0 - 3M [| Hungary | | | | | | | | | | | | | |
| [0 - 3M [| Ireland | | | | | | | | | | | | | |
| [0 - 3M [| Italy | | | | | | | | | | | | | |
| To - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more | Latvia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Kommuninvest - Grupp | р | | | | | | |
|-------------------|------------------|--|--|--|--|---|--|----------------------|-------------------|-----------------|----------------------|----------------|----------------|----------------------------------|
| | | | | | | | As of 30/06/2022 | ! | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | nce sheet | |
| | | | | | Non-derivative financial as | cate by accounting montfall | | Derivatives with pos | sikiva fair valva | Dowlanting with | negative fair value | Off-balance sl | heet exposures | |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | | | | | Delivatives man pos | The same same | Demantes with | Tregative fail Value | Nominal | Provisions | Risk weighted exposure amount |
| | | | | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | | | |
| [0 - 3M [| Lithuania | | | | | | | | | | | | | |
| [0 - 3M [| Luxembourg | | | | | | | | | | | | | |
| [0 - 3M [| Malta | | | | | | | | | | | | | |
| [0 - 3M [| Netherlands | | | | | | | | | | | | | |
| [0 - 3M [| Poland | | | | | | | | | | | | | |
| [0 - 3M [| Portugal | | | | | | | | | | | | | |
| [0 - 3M [| Romania | | | | | | | | | | | | | |
| [0 - 3M [| Slovakia | | | | | | | | | | | | | |
| [0 - 3M [| Slovenia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | Kommuninvest - Grupp | | | | | | | | | | | | |
|--|------------------|--|--|--|--|---|---|-----------------------|-----------------------|-----------------------|-----------------------|------------------------------------|-----------------------|-----------------|
| | | | | | | | As of 30/06/2022 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | nce sheet | |
| | | | | | | | | | | | | Off-balance sh | neet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfoli | , | Derivatives with pos | sitive fair value | Derivatives with | negative fair value | | | Risk weighted |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | exposure amount |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Spain | | | | | | | | | | | | | |
| [0 - 3M [| Sweden | 9,287 4,003 4,333 4,502 4,502 4,546 1,496 601 | 9,287 4,003 4,383 4,502 4,548 1,496 601 28,821 | 000000000000000000000000000000000000000 | 414 1,365 2,076 1,269 1,158 29 0 | | 8,873 2,659 2,307 3,233 3,391 1,467 601 22,510 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 30 12 0 58 3 5 | 0 0 0 0 0 | 0 |
| [0 - 3M [| United Kingdom | | | | | | | | | | | | | |
| [0 - 3M [| Iceland | | | | | | | | | | | | | |
| To - 3M | Liechtenstein | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more | Norway | | | | | | | | | | | | | |
| Total Tota | Australia | | | | | | | | | | | | | |
| To - 3M | Canada | | | | | | | | | | | | | |
| Total | Hong Kong | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | Kommuninvest - Grup | | | | | | | |
|---|---|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|---------------|----------------|----------------------------------|
| | | | | | | | As of 30/06/2022 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance s | heet exposures | |
| | | | | | Non-derivative financial as | sets by accounting portfolio | • | Derivatives with pos | itive fair value | Derivatives with | negative fair value | | | Risk weighted exposure amount |
| Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | exposure amount |
| [0 - 3M [| Japan | | | | | | | | | | | | | |
| [0 - 3M [| U.S. | | | | | | | | | | | | | |
| [0 - 3M [| China | | | | | | | | | | | | | |
| [0 - 3M [| Switzerland | | | | | | | | | | | | | |
| [0 - 3M [| Other advanced economies non EEA | | | | | | | | | | | | | |
| [0 - 3M [| Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | |
| [0 - 3M [| Middle East | | | | | | | | | | | | | |
| [0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 15Y - 10Y [] 10Y - more Total | Latin America and the Caribbean | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

Kommuninvest - Grupp

| | | | | | | | | Kommuninvest - Grup | P | | | | | | |
|---|---|------------------|--|--|--|--|---|---|----------------------|------------------|------------------|-----------------------|---------------|----------------|----------------------------------|
| | | | | | | | | As of 30/06/2022 | | | | | | | |
| | | | | | | | Direc | t exposures | | | | | | | |
| | | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | N. J. J. B. G. J. J. | ssets by accounting portfolio | | Derivatives with pos | iki a faluusius | | h negative fair value | Off-balance s | heet exposures | |
| | | | | | | Non-derivative financial as | sets by accounting portrollo | | Derivatives with pos | stive rair value | Derivatives with | n negative rair value | | | Risk weighted |
| | Residual Maturity | Country / Region | Total gross carrying amount of non- derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | of which: Financial assets held for trading | of which: Financial assets designated at fair value through profit or loss | of which: Financial assets at fair value through other comprehensive income | of which: Financial assets at amortised cost | Carrying amount | Notional amount | Carrying amount | Notional amount | Nominal | Provisions | Risk weighted exposure amount |
| | [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Africa | | | | | | | | | | | | | |
| • | [0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Others | | | | | | | | | | | | | |

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Kommuninvest - Grupp

Gross carrying amount/ Nominal amount Accumulated impairment, accumulated negative changes in fa value due to credit risk and provisions^{6,8} Gross carrying amount/ Nominal amount Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions^{4,8} Of which non-performing¹ Of which non-performing¹

The trial delication of one conference accounts allow risks to PACIA (VIII) of Resident (

The two collects bett law, accordance for progress designed regions to design designed progress for the data to be collect data in places and progress and progre

^[7] From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial accognition are not included in the impairment stages, as it was the case in previous periods.

Performing and non-performing exposures Kommuninvest - Grupp

| r | | | | | As of 31/03/2022 | | | | | _ | | | | As of 30/06/2022 | | | |
|--|--------|--|------------------------|------------------------|------------------|--|---|-------------------------|--|--------|--|-----------------------|-------------------------|------------------|--------------------------------------|--|--|
| | | Gross c | arrying amount/ Nomina | al amount | | Accumulated imparts of the communication of the com | pairment, accumulated n dit risk and provisions ^{4,8} | egative changes in fair | Collaterals and | | Gross car | rrying amount/ Nomina | al amount | | Accumulated imp | sairment, accumulated negative changes in fair lit risk and provisions ^{4,8} | Collaterals and |
| | | Of which performing but past due >30 days | | Of which non-performin | r. | On performing exposures ² | On non-perform | ming exposures* | financial guarantees received on non- performing exposures | | Of which performing but past due >30 days | | Of which non-performing | r | On performing exposures ² | On non-performing exposures ² | financial guarantees received on non- performing exposures |
| (min FIB) | | and <=90 days | | Of which: defaulted | Of which Stage 3 | Строин | | Of which Stage 3 | | | and <=90 days | | Of which: defaulted | Of which Stage 3 | exposures | Of which Stage 3 | |
| Cash balances at central banks and other demand deposits | | | | | 0 | ٥ | | | 0 | | ٥ | | | 0 | ۰ | 0 | 0 0 |
| Debt securities (including at amortised cost and fair value) | 4,369 | | | | | | | | | 5.400 | | | | | ١. | | |
| Central banks | | | | | | | | | | | | | | | | 0 | 0 0 |
| General governments | 2,96 | 3 0 | | 0 | | | | | 0 | 4,021 | 0 | | | 0 | | 0 | 0 0 |
| Credit institutions | 1,40 | 6 0 | | 0 | 0 | | | 0 | 0 | 1,380 | 0 | 0 | | 0 | | 0 | 0 0 |
| Other financial corporations | | 0 | | 0 | | | | | 0 | 0 | 0 | 0 | | 0 | | 0 | 0 0 |
| Non-financial corporations | | 0 | | 0 | | | | | 0 | 0 | 0 | 0 | | 0 | | 0 | 0 0 |
| Loans and advances(including at amortised cost and fair value) | 48,295 | 0 | | | | | | | | 47,854 | | | | | ۰ | 0 | |
| Central banks | 3.31 | | | | | | | | | 4.560 | | | | | Ι. | | |
| Central banks | 3,31. | 1 " | 1 | 1 | | 1 | 1 | | , | 4,300 | ٥ | | 1 | | 1 " | | |
| General governments | 20,94 | 3 0 | | | | , | | | | 20.232 | | | | | | a | |
| | | 1 | 1 | | - | 1 | | - | | | | | | _ | 1 | | |
| Credit institutions | 111 | 8 0 | | 0 | | | | | 0 | 164 | 0 | 0 | | 0 | | 0 | 0 0 |
| | | | | | | | | | | | | | | | | | |
| Other financial corporations | 2,990 | 7 0 | | 0 | | | | | 0 | 2,845 | 0 | 0 | | 0 | | 0 | 0 0 |
| | | | | | | | | | | | | | | | | | |
| Non-financial corporations | 20.92 | 0 | | 0 | | | | | | 20.053 | | 0 | | | | 0 | 0 0 |
| | | | | | | | | | | | | | | | | | |
| of which: small and medium-sized enterprises | | 0 | | 0 | | | | | 0 | 0 | 0 | 0 | | | | 0 | |
| | | | | | | 1 | | | | | | | | | 1 | | |
| of which: Loans collateralised by commercial immovable property | | 0 | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 0 |
| | | | | | | 1 | | | | | | | | | 1 | | |
| Households | | 0 | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | | 0 | ۰ | 0 | 0 0 |
| | | | | | | 1 | | | | | | | | | 1 | | |
| of which: Leans collateralised by residential immovable property | | 0 | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | | 0 | ۰ | 0 | 0 0 |
| | | | | | | 1 | | | | | | | | | 1 | | |
| of which: Credit for consumption | | 0 | | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | | 0 | ٥ | 0 | 0 0 |
| DEBT INSTRUMENTS other than HFT | 52,664 | | | | | Ι. | | | | 53,254 | | | | | Ι. | | |
| | | | | ` | | - · | · · | | | 33,234 | j | | , | | <u> </u> | | 1 |
| OFF-BALANCE SHEET EXPOSURES | 280 | | ۰ | | | ۰ | | | 0 | 69 | | | | 0 | ۰ | 0 | 0 |

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the security appears of the form of the contraction of the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

| | | | As of 30 | /09/2021 | | | | | As of 31 | /12/2021 | | |
|--|---|--|--|---|---------------|--|---|--|---|---|---------------|--|
| | | ying amount of with forbearance | Accumulated accumulated value due to d | impairment, changes in fair redit risk and r exposures with | received on e | nancial guarantees exposures with the measures | | ying amount of with forbearance | Accumulated accumulated of value due to c | impairment, changes in fair credit risk and r exposures with | received on e | ancial guarantees xposures with e measures |
| (min EUR) | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | | Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | | Of which collateral and financial guarantees received on non- performing exposures with forbearance measures |
| Cash balances at central banks and other demand deposits | 0 | 0 | | | 0 | 0 | 0 | 0 | 0 | | 0 | 0 |
| Debt securities (including at amortised cost and fair value) | n | 0 | | | , | n | n | n | | 0 | n | 0 |
| Central banks | 0 | 0 | |) . | | | 0 | 0 | 0 | 0 | 0 | |
| General governments | 0 | 0 | | 0 | | | 0 | 0 | 0 | 0 | 0 | |
| Credit institutions | 0 | 0 | | | | | 0 | 0 | 0 | 0 | 0 | |
| Other financial corporations | 0 | 0 | |) | | | 0 | 0 | 0 | 0 | 0 | |
| Non-financial corporations | 0 | 0 | | | | | 0 | 0 | 0 | 0 | 0 | |
| Loans and advances (including at amortised cost and fair value) | 0 | 0 | c | a | o | 0 | 0 | 0 | a | 0 | 0 | 0 |
| Central banks | 0 | 0 | (| C | C | 0 | 0 | 0 | C | 0 | 0 | 0 |
| General governments | 0 | 0 | (| 0 | C | 0 | 0 | 0 | C | 0 | 0 | 0 |
| Credit institutions | 0 | 0 | (| 0 | C | 0 | 0 | 0 | C | 0 | 0 | 0 |
| Other financial corporations | 0 | 0 | (| 0 | C | 0 | 0 | 0 | C | 0 | 0 | 0 |
| Non-financial corporations | 0 | 0 | (| 0 | C | 0 | 0 | 0 | C | 0 | 0 | 0 |
| of which: small and medium-sized enterprises | 0 | 0 | (| 0 | C | | 0 | 0 | C | 0 | 0 | |
| Households | 0 | 0 | (|) (| C | 0 | 0 | 0 | C | 0 | 0 | 0 |
| DEBT INSTRUMENTS other than HFT | 0 | 0 | C | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | |
| Loan commitments given | 0 | 0 | C | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| QUALITY OF FORBEARANCE ² | | | | | | | | | | | | |
| Loans and advances that have been forborne more than twice ${}^{\it 3}$ | 0 | | | | | | 0 | | | | | |
| Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 3 | 0 | | | | | | 0 | | | | | |

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽¹⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

Kommuninvest - Grupp

| | | | As of 31 | /03/2022 | | | | | As of 30, | /06/2022 | | |
|--|---|--|---|---|---------------|--|---|--|---|---|---------------|--|
| | | ying amount of with forbearance | Accumulated i accumulated o value due to c provisions for forbearance n | changes in fair redit risk and exposures with | received on e | ancial guarantees exposures with the measures | | ying amount of with forbearance | Accumulated i accumulated o value due to c provisions for forbearance n | changes in fair redit risk and rexposures with | received on e | nancial guarantees exposures with ce measures |
| (min EUR) | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | | Of which collateral and financial guarantees received on non- performing exposures with forbearance measures | | Of which non- performing exposures with forbearance measures | | Of which on non- performing exposures with forbearance measures | | Of which collateral and financial guarantees received on non- performing exposures with forbearance measures |
| Cash balances at central banks and other demand deposits | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | c c | 0 |
| Debt securities (including at amortised cost and fair value) | 0 | 0 | 0 | 0 | 0 | o | 0 | 0 | 0 | o | a c | 0 |
| Central banks | 0 | 0 | C | 0 | a | | c | 0 | O | 0 | (| |
| General governments | 0 | 0 | C | 0 | a | | C | 0 | O | 0 | (| |
| Credit institutions | 0 | 0 | C | 0 | C | | C | 0 | C | 0 | (| |
| Other financial corporations | 0 | 0 | C | 0 | C | | C | 0 | C | 0 | (| |
| Non-financial corporations | 0 | 0 | C | 0 | C | | C | 0 | C | 0 | (| |
| Loans and advances (including at amortised cost and fair value) | 0 | 0 | 0 | 0 | o | 0 | o | 0 | o | 0 | d | 0 |
| Central banks | 0 | 0 | C | 0 | a | 0 | C | 0 | a | 0 | (| 0 |
| General governments | 0 | 0 | C | 0 | a | 0 | C | 0 | O | 0 | (| 0 |
| Credit institutions | 0 | 0 | C | 0 | o o | 0 | C | 0 | a | 0 | (| 0 |
| Other financial corporations | 0 | 0 | C | 0 | a | 0 | C | 0 | O | 0 | (| 0 |
| Non-financial corporations | 0 | 0 | C | 0 | C | 0 | C | 0 | C | 0 | (| 0 |
| of which: small and medium-sized enterprises | 0 | 0 | C | 0 | O | | C | 0 | O | 0 | (| |
| Households | 0 | 0 | C | 0 | O | 0 | C | 0 | C | 0 | (| 0 |
| DEBT INSTRUMENTS other than HFT | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | C | |
| Loan commitments given | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| QUALITY OF FORBEARANCE ² | | | | | | | | | | | | |
| Loans and advances that have been forborne more than twice $^{\it 3}$ | 0 | | | | | | C | | | | | |
| Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$ | 0 | | | | | | C | | | | | |

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Kommuninvest - Grupp

(mln EUR) 1,199 55 51 1.359 88 1.382 35 11.946 15.234 14.633 15.372 15.367 11.862 11.235 10.483 1,448 1,472 1,297 1,423 1,213 1,362 1,140

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (81) 2021/451 - 175 on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Kommuninvest - Grupp

| | | | As of 31/09/2021 | | | | | As of 31/12/2021 | | | | | As of 31/03/2022 | | | | | As of 30/06/2022 | | |
|---|-----------------|------------|--|----------------|---|-------------------|------------|--|----------------|---|------------------|------------|--|----------------|---|-------------------|------------|--|----------------|---|
| | Loans and advan | es | AS OF 31/09/2021 | | | Loans and advance | 8 | AS OT 31/12/2021 | | | Loans and advano | es | AS OF 31/U3/2022 | | | Loans and advance | es | As of 30/06/2022 | | |
| | | Performing | | Non-performing | | | Performing | | Non-performing | | | Performing | | Non-performing | | | Performing | | Non-performing | |
| (min EUR) | | | of which past due > 30days <= 90 days | | Unlikely to pay that are not past due or past due <= 90 days | | | of which past due > 30days <= 90 days | | Unlikely to pay that are not past due or past due <= 90 days | | | of which past due > 30days <= 90 days | | Unlikely to pay that are not past due or past due <= 90 days | | | of which past due > 30days <= 90 days | | Unlikely to pay that are not past due or past due <= 90 days |
| Gross carrying amount | 45,798 | 45,798 | 0 | 0 | 0 | 45,820 | 45,820 | 0 | 0 | 0 | 48,295 | 48,295 | 0 | 0 | 0 | 47,854 | 47,854 | 0 | 0 | 0 |
| Of which secured | 25,068 | 25,068 | 0 | 0 | 0 | 25,068 | 25,068 | 0 | 0 | 0 | 27,353 | 27,353 | 0 | 0 | 0 | 27,622 | 27,622 | 0 | 0 | 0 |
| Of which secured with immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Of which instruments with LTV higher than 60% and lower or equal to 80% | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 |
| Of which instruments with LTV higher than 80% and lower or equal to 100% | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 |
| Of which instruments with LTV higher than 100% | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 |
| Accumulated impairment for secured assets | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Collateral | | | | | | | | | | | | | | | | | | | | |
| Of which value capped at the value of exposure | 63 | 63 | 0 | 0 | 0 | 27 | 27 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Of which immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Of which value above the cap | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Of which immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Financial guarantees received | 24,033 | 24,033 | 0 | 0 | 0 | 24,214 | 24,214 | 0 | 0 | 0 | 23,917 | 23,917 | 0 | 0 | 0 | 22,898 | 22,898 | 0 | 0 | 0 |
| Accumulated partial write-off | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.