



2023 EU-wide Transparency Exercise

Bank Name	Luminor Holding AS
LEI Code	213800RZWHE5EUX9R444
Country Code	EE

The information on Collateral valuation - loans and advances 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, therefore this bank is not required to report it to the EBA.

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Key Metrics

Luminor Holding AS

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,409	1,408	1,427	1,429	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	1,409	1,408	1,427	1,429	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,409	1,408	1,427	1,429	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	1,409	1,408	1,427	1,429	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,409	1,408	1,427	1,429	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	1,409	1,408	1,427	1,429	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	7,674	7,662	7,288	7,018	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	7,674	7,662	7,288	7,018	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	18.36%	18.38%	19.59%	20.36%	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	18.36%	18.38%	19.59%	20.36%	(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	18.36%	18.38%	19.59%	20.36%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.36%	18.38%	19.59%	20.36%	(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	18.36%	18.38%	19.59%	20.36%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.36%	18.38%	19.59%	20.36%	(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	15,334	15,420	16,049	15,951	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	9.19%	9.13%	8.89%	8.96%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Luminor Holding AS

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,409	1,408	1,427	1,429	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,409	1,408	1,427	1,429	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	15,334	15,420	16,049	15,951	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	15,334	15,420	16,049	15,951	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.19%	9.13%	8.89%	8.96%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.19%	9.13%	8.89%	8.96%	[A.2]/[B.2]	

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Overview of Risk exposure amounts

Luminor Holding AS

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	6,910	6,791	6,435	6,199	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	6,910	6,791	6,435	6,199	C 02.00 (r0050, 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	73	153	146	106	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	15	15	14	15	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)	27	28	18	24	C 02.00 (r0520, c0010)
Of which the standardised approach	27	28	18	24	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	649	675	675	675	C 02.00 (r0590, c0010)
Of which basic indicator approach	649	675	675	675	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	7,674	7,662	7,288	7,018	

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.

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P&L Luminor Holding AS

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	221	343	164	361
Of which debt securities income	3	7	4	8
Of which loans and advances income	205	315	130	282
Interest expenses	19	42	42	103
(Of which deposits expenses)	1	6	13	35
(Of which debt securities issued expenses)	9	17	10	22
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	60	80	21	43
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	7	13	3	6
Gains or (-) losses on financial assets and liabilities held for trading, net	54	38	-2	3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-21	-20	2	3
Gains or (-) losses from hedge accounting, net	0	0	0	-1
Exchange differences (gain or (-) loss), net	-18	7	9	12
Net other operating income / (expenses)	-5	-4	-1	-1
TOTAL OPERATING INCOME, NET	279	415	154	323
(Administrative expenses)	155	224	73	162
(Cash contributions to resolution funds and deposit guarantee schemes)	9	11	3	5
(Depreciation)	8	10	2	5
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	1	8	2	2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	2	9	5	4
(Other provisions)	-1	-1	-2	-2
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	11	19	3	10
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	11	19	3	10
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	1	2	1	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	96	142	71	140
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	84	124	60	113
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	84	124	60	113
Of which attributable to owners of the parent	84	124	60	113

¹ 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."

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Total Assets: fair value and impairment distribution

Luminor Holding AS

ASSETS:	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	2,375				2,264				3,110				3,073				IAS 1.54 (i)
Financial assets held for trading	179	32	144	3	154	32	119	3	124	10	111	3	111	18	90	3	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	6	0	2	4	6	0	2	4	6	0	2	4	6	0	2	4	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	201	201	0	0	200	200	0	0	201	201	0	0	182	182	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3	3	0	1	3	0	3	1	3	0	3	1	3	0	3	1	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	11,754				11,928				11,872				11,919				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	7	0	7	0	2	0	2	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(e); IFRS 9.6.5.8
Other assets ¹	170				202				164				159				
TOTAL ASSETS	14,688				14,757				15,488				15,455				IAS 1.9(e), ICG 6

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

Breakdown of financial assets by instrument and by counterparty sector ¹	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
	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 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 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 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 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 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 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 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	3	0	0	0	0	0	3	0	0	0	0	3	0	0	0	0	0	3	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
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 amortised cost	871	0	0	-1	0	0	1,059	0	0	-1	0	1,127	0	0	-1	0	0	1,157	0	0	-1	0	0	0	Annex V.Part 1.31, 44(b)
Loans and advances	9,180	1,649	137	-24	-29	-47	9,200	1,624	130	-27	-31	-43	9,182	1,533	121	-27	-35	-39	9,042	1,688	132	-25	-40	-42	Annex V.Part 1.32, 44(a)

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

⁽²⁾ 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.

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Breakdown of liabilities

Luminor Holding AS

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	109	109	102	74	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	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	12,876	12,874	13,548	13,478	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	82	85	76	88	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	1	-4	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	10	22	24	18	IAS 37.10; IAS 1.54(l)
Tax liabilities	2	10	18	18	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	65	72	75	86	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	13,144	13,173	13,844	13,758	IAS 1.9(b);IG 6
TOTAL EQUITY	1,544	1,584	1,644	1,697	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	14,688	14,757	15,488	15,455	IAS 1.1G6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Luminor Holding AS

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		191	194	178	163	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
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	185	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	2,001	1,947	2,026	2,125	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,722	1,610	1,648	1,821	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	42	26	48	42	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	42	25	31	41	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	303	271	274	217	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	295	250	252	182	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,637	3,937	4,409	4,283	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,539	3,670	3,846	3,340	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,611	4,792	4,599	4,571	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	3,963	4,083	3,785	3,573	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,881	1,814	2,126	2,180	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		215	87	67	62	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		13,067	13,068	13,726	13,641	

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Market Risk
Luminor Holding AS

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	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	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	27	28	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	21	21	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	5	7	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	27	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	18	24	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	17	20	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	1	3	0	0	0	0						0	0	0	0							0	0	
Equities	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
Total	18	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Market risk template does not include CUI 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.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
Consolidated data		2,024	2,127	0		2,021	2,201	0	
Central governments or central banks		198	160	14		196	172	16	
Regional governments or local authorities		29	40	20		29	43	21	
Public sector entities		0	41	0		0	469	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		533	302	181		368	311	114	
Corporates		5,343	4,342	3,802		5,404	4,236	3,717	
of which: SME		2,246	2,224	1,815		2,714	2,209	1,805	
Retail		1,915	1,524	1,034		1,943	1,538	1,024	
of which: SME		654	725	420		665	725	444	
Secured by mortgages on immovable property		4,907	4,674	1,703		4,969	4,631	1,723	
of which: SME		97	34	43		95	33	39	
Exposures in default		152	94	112	43	154	92	109	43
Items associated with particular high risk		77	76	0		68	67	0	
Covered bonds		39	39	4		39	39	4	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		8	8	8		7	6	6	
Other exposures		186	186	41		173	173	110	
Standardised Total ^d		14,330	13,323	6,983	106	14,667	15,373	6,944	111

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Standardised Total does not include the securitisation credit risk in the results area for the 2022 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterpart coverage on to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁽⁴⁾ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpart.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
LITHUANIA		823	807	0		941	951	0	
Central governments or central banks		99	90	0		78	41	21	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		154	154	68		133	124	43	
Corporates		2,770	2,159	1,985		2,625	2,038	1,878	
of which: SME		1,149	921	729		1,028	862	724	
Retail		786	634	408		802	628	405	
Secured by mortgages on immovable property		472	380	213		471	370	212	
of which: SME		2,945	2,155	881		2,684	2,064	1,850	
Exposures in default		7	2	2	17	7	6	2	17
Items associated with particular high risk		37	37	56		29	29	44	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		3	3	3		2	2	2	
Equity		0	0	0		0	0	0	
Other exposures		201	201	20		117	117	45	
Standardised Total ^d					43				58

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
LATVIA		750	750	0		1,009	1,127	0	
Central governments or central banks		17	14	0		17	14	3	
Regional governments or local authorities		0	0	0		0	2	1	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		14	14	7		17	14	7	
Corporates		1,466	1,141	1,038		1,552	1,152	1,025	
of which: SME		845	674	548		872	687	561	
Retail		519	423	288		541	421	288	
Secured by mortgages on immovable property		212	154	88		242	155	89	
of which: SME		1,277	1,269	444		1,275	1,267	444	
Exposures in default		0	0	0		0	0	0	
Items associated with particular high risk		66	44	49	21	77	48	58	22
Covered bonds		3	3	3		3	3	3	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
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 ^d					36				38

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
ESTONIA		1,102	1,306	0		924	967	0	
Central governments or central banks		82	56	11		84	66	13	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		0	0	0		0	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		4	8	2		8	11	3	
Corporates		975	736	625		990	753	635	
of which: SME		246	288	487		297	329	523	
Retail		604	492	313		593	483	327	
Secured by mortgages on immovable property		263	261	118		262	268	115	
of which: SME		1,022	1,022	356		1,024	1,028	353	
Exposures in default		30	28	18	7	29	27	7	1
Items associated with particular high risk		0	0	0		0	0	0	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0	0	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		2	2	2		2	2	2	
Other exposures		43	43	20		50	50	52	
Standardised Total ^d					14				13

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

⁽²⁾ Total value adjustments and provisions per country of counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	4,010	4,147	0	0	2,995	4,116	0	
	Regional governments or local authorities	184	161	15	0	173	154	14	
	Public sector entities	79	83	21	0	83	43	22	
	Multilateral Development Banks	20	451	0	0	20	452	0	
	International Organisations	53	53	0	0	53	53	0	
	Institutions	380	349	104	0	337	306	100	
	Corporates	5,377	3,864	2,401	0	4,941	2,479	3,024	
	of which: SME	2,564	2,013	1,664	0	2,416	1,845	1,496	
	Retail	1,837	1,451	967	0	1,749	1,390	916	
	of which: SME	963	668	389	0	925	704	402	
	Secured by mortgages on immovable property	5,141	5,101	1,794	0	5,548	5,491	1,956	
	of which: SME	113	110	41	0	336	326	131	
	Exposures in default	148	83	98	49	158	89	106	54
	Items associated with particularly high risk	66	65	97	0	64	63	94	
	Covered bonds	46	46	5	0	51	51	15	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	7	7	7	0	8	8	8		
Other exposures	172	172	65	0	165	165	65		
Standardised Total ²	17,924	15,991	6,581	117	17,355	15,877	6,305	123	

(1) 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).
 (2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LITHUANIA	Central governments or central banks	1,447	1,691	0	0	1,261	1,312	0	
	Regional governments or local authorities	85	84	0	0	83	83	0	
	Public sector entities	79	41	21	0	83	42	21	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	1,441	1,367	1,306	0	1,313	1,131	54	
	Corporates	2,695	1,887	1,665	0	2,474	1,558	1,413	
	of which: SME	916	772	633	0	927	711	576	
	Retail	788	611	398	0	792	620	403	
	of which: SME	429	338	192	0	446	345	197	
	Secured by mortgages on immovable property	2,673	2,647	930	0	2,870	2,842	1,015	
	of which: SME	37	36	14	0	129	127	53	
	Exposures in default	38	29	30	12	44	36	44	19
	Items associated with particularly high risk	29	29	43	0	28	28	42	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	2	2	2	0	2	2	2		
Other exposures	92	92	43	0	100	100	37		
Standardised Total ²				54				64	

(1) 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).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LATVIA	Central governments or central banks	1,188	1,218	0	0	1,089	1,118	0	
	Regional governments or local authorities	17	15	3	0	15	13	3	
	Public sector entities	0	1	1	0	0	1	1	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	15	13	6	0	15	13	6	
	Corporates	1,164	1,099	972	0	1,064	1,055	929	
	of which: SME	863	685	559	0	860	673	547	
	Retail	510	398	271	0	516	410	278	
	of which: SME	210	154	85	0	247	168	96	
	Secured by mortgages on immovable property	1,293	1,285	452	0	1,310	1,294	457	
	of which: SME	0	0	0	0	11	10	4	
	Exposures in default	85	46	54	28	75	39	47	27
	Items associated with particularly high risk	2	2	2	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	3	3	2	0	3	3	3		
Other exposures	2	2	2	0	2	2	2		
Standardised Total ²				42				41	

(1) 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).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ESTONIA	Central governments or central banks	1,147	1,208	0	0	1,404	1,406	0	
	Regional governments or local authorities	81	63	13	0	76	59	12	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	115	3	0	0	115	14	
	Corporates	1,084	738	634	0	923	638	550	
	of which: SME	725	557	452	0	623	461	373	
	Retail	521	436	294	0	436	355	232	
	of which: SME	221	188	107	0	222	191	109	
	Secured by mortgages on immovable property	1,108	1,101	387	0	1,202	1,200	409	
	of which: SME	76	74	27	0	196	188	74	
	Exposures in default	21	11	13	7	23	13	14	7
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0		
Equity	2	2	2	0	2	2	2		
Other exposures	35	35	23	0	41	41	22		
Standardised Total ²				14				15	

(1) 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).
 (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Luminor Holding AS

		IRB Approach											
		As of 30/09/2022					As of 31/12/2022						
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mIn EUR, %)													
Consolidated data	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0
	Other non credit-obligation assets				0								
IRB Total ²					0						0		

⁽¹⁾ 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).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Luminor Holding AS

		IRB Approach											
		As of 31/03/2023					As of 30/06/2023						
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mln EUR, %)													
Consolidated data	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	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	0	0
	Other non credit-obligation assets				0								
IRB Total ²					0						0		

⁽¹⁾ 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).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Luminor Holding AS

As of 30/06/2023

(min EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		1	1	0	0	0	0	1	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		17	17	0	0	5	0	13	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		39	39	0	0	0	0	39	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		57	57	0	5	0	53	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		11	11	0	0	0	0	11	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		40	40	0	0	0	0	40	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		53	53	0	0	0	0	53	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		104	104	0	0	0	104	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	23	0	0
[3M - 1Y]		31	31	4	0	0	0	27	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		14	14	0	0	0	0	14	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		11	11	0	0	0	0	11	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		102	102	0	0	6	0	95	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		161	161	4	6	0	151	0	0	0	0	0	0	23	0	0	

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Luminor Holding AS

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				
	Of which performing but past due >30 days and <-90 days		Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ²⁾		Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <-90 days		Of which non-performing ²⁾			On performing exposures ³⁾	On non-performing exposures ²⁾		Collaterals and financial guarantees received on non-performing exposures		
			Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾				Of which: defaulted	Of which Stage 3 ⁴⁾		Of which Stage 3 ⁴⁾						
Cash balances at central banks and other demand deposits	2,253	0	0	0	0	0	0	0	0	2,136	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	1,078	0	0	0	0	1	0	0	0	1,265	0	0	0	0	1	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Central governments	889	0	0	0	0	0	0	0	1,070	0	0	0	0	0	0	0	0	0		
Credit institutions	79	0	0	0	0	0	0	0	83	0	0	0	0	0	0	0	0	0		
Other financial corporations	4	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0		
Non-financial corporations	107	0	0	0	0	1	0	0	109	0	0	0	0	0	1	0	0	0		
Loans and advances (including at amortised cost and fair value)	10,984	41	141	141	137	53	47	47	90	10,971	49	133	133	130	58	43	43	87		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	163	0	0	0	0	0	0	0	156	0	0	0	0	0	0	0	0	0		
Credit institutions	3	0	0	0	0	0	0	0	3	0	0	0	0	0	0	0	0	0		
Other financial corporations	328	0	1	1	1	2	0	0	316	0	0	0	0	1	0	0	0	0		
Non-financial corporations	4,552	5	91	91	89	30	35	35	53	4,465	4	86	86	84	28	32	31	53		
of which: small and medium-sized enterprises	3,254	4	53	53	51	24	20	20	30	3,289	4	51	51	49	22	20	20	29		
of which: Loans collateralised by commercial immovable property	2,601	0	64	64	62	16	21	21	43	2,560	0	64	64	63	16	20	20	44		
Households	5,038	36	50	50	48	22	11	11	38	5,093	44	47	47	45	28	11	11	35		
of which: Loans collateralised by residential immovable property	5,170	32	37	37	35	17	8	7	29	5,240	36	35	35	34	8	8	8	27		
of which: Credit for consumption	124	1	1	1	1	1	0	0	0	122	1	1	1	1	1	0	0	0		
NET INSTRUMENTS other than HFT	14,315	41	141	141	137	54	47	47	90	14,372	49	133	133	130	59	43	43	87		
OFF-BALANCE SHEET EXPOSURES	2,130		14	14	14	4	1	1	0	2,281		23	23	23	6	6	6	0		

¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

⁴⁾ 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 PFRBP framework (template F 16.00 / F 19.00), 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 PFRBP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, 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.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Luminor Holding AS

	As of 31/03/2023										As of 30/06/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾				Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾		
			Of which: defaulted	Of which Stage 3 ⁽⁴⁾				Of which Stage 3 ⁽⁴⁾				Of which: defaulted	Of which Stage 3 ⁽⁴⁾				Of which Stage 3 ⁽⁴⁾				
Cash balances at central banks and other demand deposits	3,001	0	0	0	0	0	0	0	0	0	2,948	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	1,335	0	0	0	0	1	0	0	0	0	1,345	0	0	0	0	1	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	1,130	0	0	0	0	0	0	0	0	0	1,135	0	0	0	0	0	0	0	0	0	
Credit institutions	80	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	108	0	0	0	0	1	0	0	0	0	108	0	0	0	0	1	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	10,846	58	125	125	121	62	40	39	82	10,871	52	134	134	132	65	42	42	88	88	88	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	183	0	0	0	0	0	0	0	0	185	0	0	0	0	0	0	0	0	0	0	
Credit institutions	45	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	311	0	0	0	0	4	0	0	0	304	0	0	0	0	3	0	0	0	0	0	
Non-financial corporations	4,315	7	75	75	72	28	28	27	45	4,311	2	81	81	80	20	20	20	40	40	40	
of which: small and medium-sized enterprises	3,188	7	41	41	38	22	17	17	22	3,192	2	43	43	41	24	18	18	18	22	22	
of which: Loans collateralised by commercial immovable property	2,495	0	58	58	55	15	19	19	39	2,402	0	53	53	51	18	19	19	19	33	33	
Households	5,994	51	49	49	48	30	12	12	37	6,039	50	53	53	51	32	13	13	13	38	38	
of which: Loans collateralised by residential immovable property	5,267	43	38	38	37	23	9	9	29	5,312	44	43	43	42	24	11	11	11	12	12	
of which: Credit for consumption	123	1	1	1	1	1	0	0	0	126	1	1	1	1	1	0	0	0	0	0	
DEBT INSTRUMENTS other than HFT	15,483	58	125	125	121	63	40	39	82	15,544	52	134	134	132	66	42	42	88	88	88	
OFF-BALANCE SHEET EXPOSURES	2,385		26	26	26	5	10	10	0	2,273		25	25	25	4	11	11	0	0	0	

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP Framework (template F 18.00 / F 18.05), 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) 2021/051 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) 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.

2023 EU-wide Transparency Exercise

Forborne exposures

Luminor Holding AS

	As of 30/09/2022						As of 31/12/2022						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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	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	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	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0	0		
Credit institutions	0	0	0	0	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)	398	100	40	33	352	64	383	96	36	30	340	64	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	53	1	1	0	53	0	52	0	0	0	52	0	0
Non-financial corporations	257	71	31	26	220	43	254	70	28	23	221	45	
of which: small and medium-sized enterprises	182	39	19	15	159		193	40	19	16	169		
Households	88	28	8	7	79	21	76	25	8	7	67	19	
DEBT INSTRUMENTS other than HFT	398	100	40	33	352		383	96	36	30	340		
Loan commitments given	22	1	0	0	0	0	53	6	3	3	0	0	0
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice 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 F 18.00 / F 19.00), 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.

2023 EU-wide Transparency Exercise

Forborne exposures

Luminor Holding AS

	As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	379	82	34	26	330	55	376	72	32	24	332	45	45
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	53	0	3	0	49	0	52	0	1	0	48	0	0
Non-financial corporations	260	57	24	19	224	36	267	49	23	18	235	28	28
of which: small and medium-sized enterprises	205	30	16	12	177		198	27	17	13	171		
Households	66	24	7	6	58	18	57	23	7	6	49	17	17
DEBT INSTRUMENTS other than HFT	379	82	34	26	330		376	72	32	24	332		45
Loan commitments given	39	3	0	0	0	0	45	2	0	0	0	0	0
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice 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 F 18.00 / F 19.00), 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.

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Luminor Holding AS

(min EUR)	AS OF 30/09/2022					AS OF 31/12/2022					AS OF 31/03/2023					AS OF 30/06/2023								
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	350	4	4	350	4	0	348	5	5	348	4	0	342	7	7	342	4	0	360	7	7	360	4	0
B Mining and quarrying	19	0	0	19	0	0	16	0	0	16	0	0	17	0	0	17	0	0	18	0	0	18	0	0
C Manufacturing	722	8	8	722	7	0	652	16	16	652	11	0	609	15	15	609	10	0	579	16	16	579	10	0
D Electricity, gas, steam and air conditioning supply	77	2	2	77	2	0	118	2	2	118	2	0	95	1	1	95	2	0	176	1	1	176	1	0
E Water supply	96	0	0	96	1	0	93	0	0	93	1	0	91	0	0	91	1	0	88	0	0	88	1	0
F Construction	272	14	14	272	11	0	256	13	13	256	11	0	252	13	13	252	9	0	267	15	15	267	11	0
G Wholesale and retail trade	803	22	22	803	10	0	708	21	21	708	9	0	661	19	19	661	8	0	621	16	16	621	6	0
H Transport and storage	318	6	6	318	6	0	322	1	1	322	3	0	307	0	0	307	3	0	301	16	16	301	7	0
I Accommodation and food service activities	32	11	11	32	3	0	27	9	9	27	3	0	26	8	8	26	3	0	26	0	0	26	1	0
J Information and communication	35	0	0	35	0	0	35	0	0	35	0	0	35	0	0	35	0	0	34	0	0	34	0	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	1,211	13	13	1,211	10	0	1,357	14	14	1,357	9	0	1,312	8	8	1,312	8	0	1,274	9	9	1,274	11	0
M Professional, scientific and technical activities	190	1	1	190	2	0	174	1	1	174	2	0	169	1	1	169	2	0	160	0	0	160	2	0
N Administrative and support service activities	260	9	9	260	7	0	261	5	5	261	4	0	272	2	2	272	3	0	297	2	2	297	3	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0
Q Human health services and social work activities	55	0	0	55	0	0	53	0	0	53	0	0	70	0	0	70	0	0	73	0	0	73	0	0
R Arts, entertainment and recreation	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0
S Other services	96	1	1	96	1	0	39	1	1	39	1	0	40	1	1	40	1	0	22	1	1	22	1	0
Loans and advances	4,502	91	91	4,552	65	0	4,465	86	86	4,465	60	0	4,315	75	75	4,315	55	0	4,211	81	81	4,211	58	0

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 (EU) 2021/451 - ITS on Supervisory reporting.