



2024 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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,427	1,442	1,444	1,416	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	1,427	1,442	1,444	1,416	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,427	1,442	1,444	1,416	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	1,427	1,442	1,444	1,416	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,427	1,442	1,444	1,416	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	1,427	1,442	1,444	1,416	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	6,967	7,057	6,968	7,068	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	6,967	7,057	6,968	7,068	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	20.48%	20.43%	20.73%	20.04%	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	20.48%	20.43%	20.73%	20.04%	(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	20.48%	20.43%	20.73%	20.04%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.48%	20.43%	20.73%	20.04%	(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	20.48%	20.43%	20.73%	20.04%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.48%	20.43%	20.73%	20.04%	(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	15,721	15,916	16,048	15,773	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	9.08%	9.06%	9.00%	8.98%	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

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,427	1,442	1,444	1,416	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	1,427	1,442	1,444	1,416	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	15,721	15,916	16,048	15,773	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	15,721	15,916	16,048	15,773	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.08%	9.06%	9.00%	8.98%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.08%	9.06%	9.00%	8.98%	[A.2]/[B.2]	

		(mm EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	1,427	1,442	1,444	1,416	C01.00 (0010,0010)	Article 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,427	1,442	1,444	1,416	C01.00 (0010,0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	0	0	0	0	C01.00 (0010,0010)	Article 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	93	92	92	55	C01.00 (0010,0010)	Article 36(1) points (c), 26(2) and 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C01.00 (0010,0010)	Article 41(10), 26(1) point (e) and 36(1) point (j) of CRR
	A.1.4	Other Reserves	1,429	1,429	1,429	1,429	C01.00 (0010,0010)	Article 41(17) and 26(1) point (k) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0010,0010)	Article 41(21), 26(1) point (f) and 36(1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0010,0010)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C01.00 (0010,0010)	Article 32 to 35 and 38(1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-61	-64	-64	-43	C01.00 (0010,0010) - C 01.00 (0040,0010)	Article 41(21), 36(1) point (b) and 37 of CRR; Article 41(21), 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	-8	-7	-6	-6	C01.00 (0010,0010)	Article 36(1) point (c) and 38 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0010,0010)	Article 36(1) points (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0010,0010)	Article 41(10), 36(1) point (k) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0010,0010)	Article 41(21), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0010,0010)	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	-10	-10	-8	-10	C01.00 (0010,0010) - C 01.00 (0040,0010) - C 01.00 (0040,0010) - C 01.00 (0040,0010)	Article 42(6), 36(1) point (h) (i) and 80 to 81 of CRR; Article 36(1) point (h) (i), 34(2) point (b), 244(1) point (b) and 250 of CRR; Article 36(1) point (i) (ii) and 37(2) of CRR; Article 36(1) point (i) (iii) and 131(1) of CRR and Article 36(1) point (i) (iii) and 131(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-10	-10	-8	-10	C01.00 (0010,0010)	Article 36(1) point (h) (i), 34(2) point (b), 244(1) point (b) and 250 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	C01.00 (0010,0010)	Article 42(7), 36(1) point (i) and 40, 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	C01.00 (0010,0010)	Article 36(1) point (c) and 38 of CRR; Article 40(1) point (a) and 40(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	C01.00 (0010,0010)	Article 42(7), 36(1) point (i), 40, 49 (2) and (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0010,0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-15	-1	-1	-1	C01.00 (0010,0010)	Article 36(1) point (n) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0010,0010)	Article 36(1) point (n) and Article 132(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0010,0010)	Article 36(1) point (n) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	-8	0	-8	C01.00 (0010,0010)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	-8	0	C01.00 (0010,0010)	-
	A.1.21	Transitional adjustments	0	0	0	0	NAI (1.1.1.6 - 1.1.3.8 - 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (-/+)	0	0	0	0	C01.00 (0010,0010)	Article 40(2) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0010,0010)	Article 47B and 48D of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0010,0010)	Article 48D to 47Z, 47B and 48D of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00 (0010,0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0040,0010)	-
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0010,0010)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0040,0010) - C 01.00 (0040,0010) - C 01.00 (0040,0010) - C 01.00 (0040,0010)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0010,0010)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,427	1,442	1,444	1,416	C01.00 (0010,0010)	Article 51 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00 (0010,0010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0040,0010)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0040,0010) - C 01.00 (0040,0010) - C 01.00 (0040,0010) - C 01.00 (0040,0010) - C 01.00 (0040,0010) - C 01.00 (0040,0010)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0010,0010) - C 01.00 (0040,0010) - C 01.00 (0040,0010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	6,967	7,057	6,968	7,068	C01.00 (0010,0010)	Article 92(3), 95, 98 and 99 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.00 (0010,0010)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	20.48%	20.43%	20.73%	20.04%	SA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.48%	20.43%	20.73%	20.04%	SA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.48%	20.43%	20.73%	20.04%	SA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,427	1,442	1,444	1,416	A.1.A.1.21.A.1.31.MNA.2.A.1.13.A.2.2.A.4.MNA.A.1.31.A.31.40	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	20.48%	20.43%	20.73%	20.04%	(B.1)(A.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0010,0010)	-
	F	Adjustments to AT1s due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0010,0010)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0010,0010)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0010,0010)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator 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" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

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Overview of Risk exposure amounts

Luminor Holding AS

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	6,213	6,096	6,010	6,114	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 (r0490, c0010)
Of which the standardised approach	6,213	6,096	6,010	6,114	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	48	49	47	44	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 (r0490, c0010)
Credit valuation adjustment - CVA	13	15	15	9	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, 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)	18	17	16	20	C 02.00 (r0520, c0010)
Of which the standardised approach	18	17	16	20	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, c0001)*12.5 + C 20.00 (r0010, 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	675	880	880	880	C 02.00 (r0590, c0010)
Of which basic indicator approach	675	880	880	880	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	6,967	7,057	6,968	7,068	

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

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	584	814	231	458
Of which debt securities income	13	22	7	14
Of which loans and advances income	452	625	171	339
Interest expenses	181	268	94	187
(Of which deposits expenses)	68	103	46	92
(Of which debt securities issued expenses)	38	55	14	29
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	64	85	20	41
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	10	11	5	10
Gains or (-) losses on financial assets and liabilities held for trading, net	16	8	9	18
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	4	8	2	3
Gains or (-) losses from hedge accounting, net	-3	-5	0	0
Exchange differences [gain or (-) loss], net	7	19	-3	-5
Net other operating income /(expenses)	-2	-3	-1	-2
TOTAL OPERATING INCOME, NET	497	670	170	336
(Administrative expenses)	240	317	89	176
(Cash contributions to resolution funds and deposit guarantee schemes)	8	14	3	6
(Depreciation)	8	11	3	5
Modification gains or (-) losses, net	-1	-2	0	-1
(Provisions or (-) reversal of provisions)	3	14	-7	-4
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	5	11	-4	1
(Other provisions)	-2	3	-3	-5
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	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	17	34	4	4
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	17	34	4	4
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	6	0	11
(of which Goodwill)	0	6	0	11
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	0	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	221	273	78	138
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	178	195	67	112
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	178	195	67	112
Of which attributable to owners of the parent	178	195	67	112

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

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	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	2,766				3,232				3,393				3,134				IAS 1.54 (f)	
Financial assets held for trading	76	7	67	3	56	14	40	2	50	9	39	2	51	10	40	2	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	7	0	2	4	7	0	3	5	7	0	3	5	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	183	183	0	0	175	175	0	0	177	177	0	0	132	132	0	0	IFRS 7.8(a)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	3	0	3	1	3	0	3	1	3	0	3	1	3	0	3	1	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	12,046				11,807				11,756				11,774				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	9	0	9	0	50	0	50	0	30	0	30	0	13	0	13	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	164				161				190				172					
TOTAL ASSETS	15,254				15,492				15,606				15,286				IAS 1.8(a), XI 6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References											
Breakdown of financial assets by instrument and by counterparty sector ¹		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															
Financial assets at fair value through other comprehensive income	Debt securities	3	0	0	0	0	0	3	0	0	0	0	0	0	0	0	3	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)
	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	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
Financial assets at amortised cost	Debt securities	1,263	0	0	-1	0	0	1,296	0	0	-1	0	0	1,378	0	0	-1	0	0	1,345	0	0	-1	0	0	1,345	0	0	-1	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	8,989	1,760	135	-25	-40	-44	8,906	1,520	201	-25	-42	-55	8,828	1,448	212	-24	-39	-53	8,975	1,353	206	-25	-39	-46	8,975	1,353	206	-25	-39	-46	0	0	0	0	Annex V Part 1.31, 44(b)	

⁽¹⁾ This 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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Luminor Holding AS

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	42	33	27	22	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	13,264	13,501	13,565	13,411	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	78	41	38	45	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	-5	7	2	1	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	18	28	21	22	IAS 37.10; IAS 1.54(l)
Tax liabilities	20	36	36	16	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	75	68	72	73	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	13,492	13,714	13,761	13,590	IAS 1.9(b); IG 6
TOTAL EQUITY	1,762	1,778	1,845	1,696	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	15,254	15,492	15,606	15,286	IAS 1.IG6

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

2024 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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		120	74	65	67	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	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	2,216	2,089	2,381	2,437	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,787	1,617	1,846	1,925	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	89	224	197	185	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	87	108	80	69	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	215	249	190	181	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	184	227	159	153	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,083	4,206	4,050	3,845	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,291	3,276	3,088	2,896	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,530	4,743	4,686	4,725	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	3,359	3,373	3,182	3,202	Annex V.Part 1.42(f), 44(c)
Debt securities issued		2,054	1,899	1,925	1,909	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		78	92	137	128	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		13,384	13,575	13,630	13,478	

2024 EU-wide Transparency Exercise
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 (ms) 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 (ms) 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	
(min EUR)																						
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023									
Traded Debt Instruments	16	17	0	0	0	0						0	0	0	0							
Of which: General risk	16	16	0	0	0	0						0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							
Equities	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							
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	16	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024									
Traded Debt Instruments	16	20	0	0	0	0						0	0	0	0							
Of which: General risk	16	19	0	0	0	0						0	0	0	0							
Of which: Specific risk	0	1	0	0	0	0						0	0	0	0							
Equities	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							
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	16	20	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 CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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	3,765	3,699	0	0	4,202	4,170	0	0
	Regional governments or local authorities	160	160	14	14	161	160	14	14
	Public sector entities	83	43	22	0	16	15	3	3
	Multilateral Development Banks	26	421	0	0	26	422	0	0
	International Organisations	48	48	0	0	48	48	0	0
	Institutions	222	282	188	0	289	282	88	88
	Corporates	4,808	3,438	2,984	4,584	3,333	2,948	2,948	2,948
	of which: SME	3,329	1,781	1,446	2,083	1,676	1,376	1,376	1,376
	Retail	1,728	1,396	921	1,745	1,348	879	879	879
	Secured by mortgages on immovable property	946	722	412	1,005	702	601	601	601
	of which: SME	5,082	3,322	3,372	5,487	3,422	3,256	3,256	3,256
	of which: SME	371	354	142	0	387	348	139	139
	Reserve in default	165	95	102	0	202	108	128	128
	Risks associated with particular high risk	64	62	94	0	64	62	93	93
	Covered bonds	78	78	0	0	88	88	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other assets	0	0	0	0	0	0	0	0	
Standardised total ⁴	17,218	14,996	8,211	111	17,149	14,826	8,240	141	

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

² Exposed Total does not include the securitisation portfolio unless in the results prior to the 2012 exercise.

³ Only the most relevant categories are disclosed. These have been subject to the following risk: Credit risk of counterparty covering up to 50% 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 country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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	1,650	1,743	0	0	1,713	1,761	0	0
	Regional governments or local authorities	79	82	0	0	79	77	0	0
	Public sector entities	83	42	21	0	16	14	3	3
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	121	129	54	0	102	97	48	48
	Corporates	2,442	1,371	1,434	1,398	1,424	1,020	1,020	1,020
	of which: SME	888	651	560	799	799	648	524	524
	Retail	788	629	482	788	648	511	388	388
	Secured by mortgages on immovable property	408	361	206	403	349	199	199	199
	of which: SME	2,015	1,388	1,020	2,011	1,358	1,009	1,009	1,009
	Reserve in default	149	149	62	0	151	149	62	62
	Risks associated with particular high risk	65	42	50	0	65	45	50	50
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other assets	0	0	0	0	0	0	0	0	
Standardised total ⁴	5,281	3,696	2,211	61	5,281	3,696	2,211	61	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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	1,089	1,111	0	0	1,329	1,350	0	0
	Regional governments or local authorities	24	24	0	0	24	24	0	0
	Public sector entities	0	1	1	0	0	1	1	1
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	82	82	0	0	84	82	0	0
	Corporates	1,437	1,018	897	1,268	938	823	823	823
	of which: SME	862	669	528	752	603	491	491	491
	Retail	528	428	282	548	421	274	274	274
	Secured by mortgages on immovable property	396	179	102	392	180	102	102	102
	of which: SME	1,362	1,282	424	1,278	1,278	1,044	1,044	1,044
	Reserve in default	69	17	7	0	30	18	13	13
	Risks associated with particular high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other assets	0	0	0	0	0	0	0	0	
Standardised total ⁴	4,211	4,211	1,411	41	4,211	4,211	1,411	41	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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	663	721	0	0	921	963	0	0
	Regional governments or local authorities	71	71	14	0	68	68	14	14
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	8	17	7	0	1	14	7	7
	Corporates	881	601	522	881	621	581	581	581
	of which: SME	591	461	381	421	421	321	321	321
	Retail	421	331	239	421	331	202	202	202
	Secured by mortgages on immovable property	288	188	102	288	221	121	92	92
	of which: SME	1,302	1,288	458	1,297	1,282	457	457	457
	Reserve in default	208	182	78	0	208	188	78	78
	Risks associated with particular high risk	23	13	14	0	23	13	17	17
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIS)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other assets	0	0	0	0	0	0	0	0	
Standardised total ⁴	3,111	3,111	1,111	11	3,111	3,111	1,111	11	

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

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

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	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
(HOLDING %)								
Consolidated data	4,865	4,361	0		4,115	4,230	0	
Central governments or central banks	137	137	12		138	138	12	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multi-lateral Development Banks	25	404	0		25	404	0	
International Organisations	49	49	0		49	49	0	
Institutions	247	266	88		292	266	86	
Corporates	4,652	3,289	2,876		4,592	3,398	2,880	
of which: SPE	2,344	1,737	1,600		2,285	1,851	1,675	
Retail	1,683	1,381	1,61		1,672	1,387	1,61	
Secured by mortgages on immovable property	960	880	377		929	861	378	
of which: SPE	5,687	5,426	5,028		5,448	5,388	5,011	
of which: SPE	359	339	139	63	294	276	109	50
Exposures in default	137	111	137		102	102	144	
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	1	6	0		10	10	10	
Other resources	211	211	64		205	205	58	
Standardised Total ²	12,245	13,963	6,902	120	13,827	15,213	6,108	131

(1) Original exposure, unless 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 portfolio unless in the results prior to the 2024 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 31/03/2024				As of 30/06/2024			
	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
(HOLDING %)								
LITHUANIA	1,005	1,004	0		1,005	1,225	0	
Central governments or central banks	79	79	0		67	68	0	
Regional governments or local authorities	0	4	2		0	4	2	
Public sector entities	0	0	0		0	0	0	
Multi-lateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	152	111	36		113	111	30	
Corporates	3,244	1,345	1,244		3,244	1,620	1,486	
of which: SPE	868	703	503		923	748	604	
Retail	798	368	388		778	388	388	
Secured by mortgages on immovable property	432	336	192		433	336	194	
of which: SPE	2,896	2,885	1,828		2,803	2,889	1,823	
of which: SPE	141	141	93		111	111	66	
Exposures in default	79	79	38	21	68	68	30	20
Items associated with particular high risk	27	27	41		27	27	40	
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	0	0	0		0	0	0	
Other resources	177	177	61		175	175	52	
Standardised Total ²	5,247	5,247	2,602	63	5,212	5,212	2,602	63

(1) Original exposure, unless 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	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
(HOLDING %)								
LATVIA	1,362	1,360	0		1,177	1,142	0	
Central governments or central banks	0	0	0		0	0	0	
Regional governments or local authorities	0	4	1		0	4	1	
Public sector entities	0	1	1		0	1	1	
Multi-lateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	14	13	6		14	13	6	
Corporates	1,205	949	835		1,257	954	840	
of which: SPE	746	620	566		776	624	548	
Retail	527	300	365		503	367	392	
Secured by mortgages on immovable property	280	305	39		260	338	39	
of which: SPE	1,246	1,237	823		1,251	1,242	828	
of which: SPE	0	0	0	32	0	0	0	30
Exposures in default	0	0	0		0	0	0	
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 resources	65	65	0		62	62	2	
Standardised Total ²	2,629	2,629	1,263	42	2,427	2,427	1,263	42

(1) Original exposure, unless 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 31/03/2024				As of 30/06/2024			
	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
(HOLDING %)								
ESTONIA	925	900	0		1,027	1,060	0	
Central governments or central banks	62	62	12		58	58	12	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities	0	0	0		0	0	0	
Multi-lateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	4	13	6		1	1	0	
Corporates	867	812	633		963	849	587	
of which: SPE	527	412	326		614	508	414	
Retail	397	268	189		354	269	189	
Secured by mortgages on immovable property	228	248	61		246	246	61	
of which: SPE	1,296	1,277	655		1,247	1,232	626	
of which: SPE	211	207	171		275	264	162	
Exposures in default	25	15	26	0	24	15	17	0
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		4	4	4	
Other resources	20	20	20		27	27	27	
Standardised Total ²	2,149	2,149	1,013	14	2,174	2,174	1,013	14

(1) Original exposure, unless 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Luminor Holding AS

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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										
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.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Luminor Holding AS

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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											
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.

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Luminor Holding AS

As of 31/12/2023

(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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean															
[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 counterparties 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 counterparties (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 counterparties (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

Regions

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: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Luminor Holding AS

As of 30/06/2024

(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] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Other Central and eastern Europe countries non EEA														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Middle East														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latin America and the Caribbean														
[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 counterparties 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 counterparties (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 counterparties (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

Regions:

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: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Luminor Holding AS

	As of 30/09/2023											As of 31/12/2023													
	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					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 ⁴	Of which Stage 3 ⁵	Of which performing but past due >30 days and <=90 days	Of which non-performing ²					On performing exposures ³	On non-performing exposures ⁴	Of which Stage 3 ⁵							
		Of which: defaulted	Of which Stage 1 ⁶	Of which Stage 2 ⁷	Of which Stage 3 ⁸	Of which Stage 1 ⁶					Of which Stage 2 ⁷	Of which Stage 3 ⁸													
mil EUR																									
Cash balances at central banks and other demand deposits	2,641	0	0	0	0	0	0	0	0	0	0	3,127	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1,462	0	0	0	0	1	0	0	0	0	0	1,479	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,225	0	0	0	0	0	0	0	0	0	0	1,230	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	117	0	0	0	0	0	0	0	0	0	0	132	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	6	0	0	0	0	0	0	0	0	0	0	12	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	103	0	0	0	0	1	0	0	0	0	0	105	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	10,894	91	138	138	135	65	44	44	90	10,833	93	202	202	201	87	66	66	144	144	144	144	144	144	144	144
Central banks	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
General governments	198	0	0	0	0	0	0	0	0	189	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	12	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	273	0	0	0	0	3	0	0	0	264	0	50	50	50	4	2	2	47	47	47	47	47	47	47	47
Non-financial corporations	4,367	4	68	68	66	32	27	27	38	4,179	11	76	76	76	29	35	35	39	39	39	39	39	39	39	39
of which: small and medium-sized enterprises	3,214	3	43	43	42	18	18	18	23	3,094	10	51	51	51	22	23	23	27	27	27	27	27	27	27	27
of which: Loans collateralized by commercial immovable property	2,430	0	40	40	38	19	18	18	22	2,346	0	43	43	43	18	22	22	26	26	26	26	26	26	26	26
Households	6,044	47	70	70	66	31	17	17	52	5,983	42	77	77	73	34	18	18	58	58	58	58	58	58	58	58
of which: Loans collateralized by residential immovable property	5,316	42	59	59	58	24	14	13	46	5,302	33	69	69	68	27	16	16	53	53	53	53	53	53	53	53
of which: Credit for consumption	130	1	1	1	1	1	0	0	0	129	1	1	1	1	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	14,988	91	138	138	135	66	44	44	90	15,239	93	202	202	201	88	66	66	144	144	144	144	144	144	144	144
OFF-BALANCE SHEET EXPOSURES	2,266		25	25	24	4	11	11	0	2,266		40	40	40	4	18	18	18	18	18	18	18	18	18	18

¹ For the definition of non-performing exposures please refer to Article 47a(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 off-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 denoting assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), 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 FREDP sign convention. This is because, based on this 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.

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Luminor Holding AS

	As of 31/03/2024										As of 30/06/2024													
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾								
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾		Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽⁴⁾		Collateral and financial guarantees received on non-performing exposures								
		Of which: defaulted	Of which Stage 3 ⁽⁵⁾			Of which Stage 3 ⁽⁵⁾				Of which Stage 3 ⁽⁵⁾														
(in € bn)																								
Cash balances at central banks and other demand deposits	3,279	0	0	0	0	0	0	0	3,023	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1,583	0	0	0	1	0	0	0	1,484	0	0	0	0	1	0	0	0	0	0	0	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	0	0	0	0
General governments	1,233	0	0	0	0	0	0	0	1,203	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	152	0	0	0	0	0	0	0	154	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	12	0	0	0	0	0	0	0	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	109	0	0	0	0	1	0	0	109	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	10,496	44	213	213	212	63	53	53	10,541	34	208	208	204	64	46	46	46	159	159	159	159	159	159	159
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	175	0	0	0	0	0	0	0	186	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	4	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	261	0	50	50	50	3	2	2	245	0	50	50	50	3	4	4	4	46	46	46	46	46	46	46
Non-financial corporations	4,087	8	81	81	81	27	31	31	4,126	3	79	79	79	28	23	23	23	139	139	139	139	139	139	139
of which: small and medium-sized enterprises	3,056	7	67	67	67	22	26	26	3,062	3	69	69	69	21	18	18	18	139	139	139	139	139	139	139
of which: Loans collateralised by commercial immovable property	2,317	0	43	43	43	17	18	18	2,278	1	42	42	42	17	11	11	11	139	139	139	139	139	139	139
Households	5,988	36	83	83	81	31	26	19	5,999	32	86	86	78	31	19	19	19	139	139	139	139	139	139	139
of which: Loans collateralised by residential immovable property	5,294	27	73	73	72	27	16	16	5,313	27	70	70	69	27	15	15	15	139	139	139	139	139	139	139
of which: Credit for consumption	130	1	1	1	1	2	0	0	134	1	1	1	1	2	0	0	0	139	139	139	139	139	139	139
DEBT INSTRUMENTS other than HFT	15,337	44	213	213	212	64	53	53	15,846	34	208	208	204	65	46	46	46	159	159	159	159	159	159	159
OFF-BALANCE SHEET EXPOSURES	2,008		26	26	26	4	11	11	2,020		26	26	26	4	17	17	17	0	0	0	0	0	0	0

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) 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 impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing credits. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.01 / F 19.02), 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) 2012/1451 - 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 FTR/REP sign convention. This is because, based on this 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Luminor Holding AS

	As of 30/09/2023						As of 31/12/2023					
	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 ¹		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
(min EUR)												
Cash balances at central banks and other demand deposits	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
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)	403	60	34	23	364	35	473	107	39	29	432	77
Central banks	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
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	52	0	1	0	49	0	61	50	3	2	58	47
Non-financial corporations	299	38	25	18	271	18	370	38	29	21	339	16
of which: small and medium-sized enterprises	231	27	17	13	212		237	28	19	13	216	
Households	52	22	7	6	45	16	42	19	7	5	35	14
DEBT INSTRUMENTS other than HFT	403	60	34	23	364		473	107	39	29	432	
Loan commitments given	46	1	0	0	0	0	81	11	1	1	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.

2024 EU-wide Transparency Exercise

Forborne exposures

Luminor Holding AS

	As of 31/03/2024						As of 30/06/2024						
	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)	496	114	33	24	457	86	488	113	31	19	434	93	
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	62	50	2	2	59	47	71	50	5	4	46	46	
Non-financial corporations	394	43	24	16	364	25	379	45	19	10	357	33	
of which: small and medium-sized enterprises	251	24	12	6	236		249	26	11	6	235		
Households	41	20	7	6	34	15	38	19	7	6	31	13	
DEBT INSTRUMENTS other than HFT	496	114	33	24	457	86	488	113	31	19	434	93	
Loan commitments given	73	8	0	0	0	0	53	4	0	0	0	0	0
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ²	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.

2024 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 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing of which: defaulted	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 ²	Gross carrying amount		Of which: non-performing of which: defaulted	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 ²	Gross carrying amount		Of which: non-performing of which: defaulted	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 ²						
A Agriculture, forestry and fishing	380	7	7	380	4	0	368	17	17	368	0	0	353	19	19	353	6	0	354	22	22	354	7	0
B Mining and quarrying	16	0	0	16	0	0	16	0	0	16	0	0	19	0	0	19	0	0	18	0	0	18	0	0
C Manufacturing	578	17	17	578	12	0	519	17	17	519	16	0	531	22	22	531	16	0	560	21	21	560	11	0
D Electricity, gas, steam and air conditioning supply	178	1	1	178	1	0	188	1	1	188	1	0	183	0	0	183	0	0	172	0	0	172	0	0
E Water supply	14	0	0	14	1	0	76	0	0	76	0	0	76	0	0	76	0	0	76	0	0	76	0	0
F Construction	386	14	14	366	12	0	253	12	12	253	11	0	244	4	4	244	5	0	259	3	3	259	5	0
G Wholesale and retail trade	717	4	4	717	5	0	636	3	3	636	5	0	583	11	11	583	9	0	579	9	9	579	8	0
H Transport and storage	287	12	12	287	5	0	265	15	15	265	6	0	258	15	15	258	6	0	254	13	13	254	5	0
I Accommodation and food service activities	24	0	0	24	1	0	23	0	0	23	1	0	23	0	0	23	1	0	22	0	0	22	0	0
J Information and communication	31	0	0	31	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	1,292	8	8	1,292	10	0	1,288	8	8	1,288	9	0	1,279	5	5	1,279	8	0	1,290	4	4	1,290	8	0
M Professional, scientific and technical activities	147	1	1	147	2	0	128	1	1	128	3	0	125	0	0	125	3	0	129	0	0	129	2	0
N Administrative and support service activities	303	1	1	303	3	0	300	2	2	300	3	0	291	3	3	291	4	0	291	5	5	291	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	74	0	0	74	0	0	63	0	0	63	0	0	61	0	0	61	0	0	65	0	0	65	0	0
R Arts, entertainment and recreation	10	0	0	10	0	0	7	0	0	7	0	0	6	0	0	6	0	0	8	0	0	8	0	0
S Other services	23	1	1	23	1	0	9	1	1	9	0	0	10	0	0	10	0	0	10	0	0	10	0	0
Loans and advances	4,387	68	68	4,387	69	0	4,178	79	79	4,178	64	0	4,087	81	81	4,087	68	0	4,128	79	79	4,128	62	0

¹The 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 FRRP framework (template F.08.01), 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.