

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.



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,588	1,586	1,644	1,644	C 01.00 (r020,c010)	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	1,588	1,586	1,644	1,644	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,588	1,586	1,644	1,644	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	1,588	1,586	1,644	1,644	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,588	1,586	1,644	1,644	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,588	1,586	1,644	1,644	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	7,221	7,086	7,021	7,120	C 02.00 (r010,c010)	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	7,221	7,086	7,021	7,120	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.99%	22.39%	23.42%	23.10%	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	21.99%	22.39%	23.42%	23.10%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.99%	22.39%	23.42%	23.10%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.99%	22.39%	23.42%	23.10%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.99%	22.39%	23.42%	23.10%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.99%	22.39%	23.42%	23.10%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	14,825	15,615	15,268	14,450	C 47.00 (r300,c010)	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	10.71%	10.16%	10.77%	11.38%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,588	1,586	1,644	1,644	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,588	1,586	1,644	1,644	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	14,825	15,615	15,268	14,450	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	14,825	15,615	15,268	14,450	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	10.7%	10.2%	10.8%	11.4%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.7%	10.2%	10.8%	11.4%	[A.2]/[B.2]	



2021 EU-wide Transparency Exercise Capital Luminor Holding AS

		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CARTAL (not of Anductions and after applying	1,588	1,586	1,644	1,644	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) Contain interpretation of CETA Contain (called in the contains and anterpretation)	1,588	1,586	1,644	1,644	C 01.00 (r020,c010)	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	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	176	171	236	236	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,429	1,429	1,429	1,429	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	0	0	0	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-8	-7	-12	-11	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-8	-7	-8	-9	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (+50,c010) + C 01.00 (+60,c010) + C 01.00 (+30,c010) + C 01.00 (+471,c010)+ C 01.00 (+472,c010)	Articles 4(58), 36(1) point (0) (i) and 89 to 91 of CRS; Articles 36(1) point (4) (i), 243(1) point (i), 344(1) point (ii) and 298 of CRS; Articles 36(1) point (i) (iii) and 299(3) of CRS; Articles 36(1) point (ii) (iii) and 299(3) of CRS; Articles 36(1) point (ii) (iv) and 153(0) of CRS; Articles 36(1) point (ii) (iv) and 153(0) of CRS; Articles 36(1) point (iii) (iv) and 153(0) of CRS.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (rS13,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR
,	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (f) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (rS29,c010)	
	A.1.21			0				•
		Transitional adjustments	0		0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CBR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r600,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,588	1,586	1,644	1,644	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (4916,c610) + C 01.00 (4926,c610) + C 01.00 (4926,c610) + C 01.00 (4926,c610) + C 01.00 (4986,c610) + C 01.00 (4986,c610) + C 01.00 (4978,c610) + C 01.00 (4978,c610) + C 01.00 (4978,c610)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) +	
		TOTAL RISK EXPOSURE AMOUNT					C 01.00 (1960,c010)	Additionally of the second of the
OWN FUNDS REQUIREMENTS	В		7,221	7,086	7,021	7,120	C 02.00 (r010,c010) C 05.01 (r010:c040)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0		
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	21.99%	22.39%	23.42%	23.10%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.99%	22.39%	23.42%	23.10%	CA3 (3)	•
0001	C.3	TOTAL CAPITAL RATIO (transitional period)	21.99%	22.39%	23.42%	23.10%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,588	1,586	1,644	1,644	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	21.99%	22.39%	23.42%	23.10%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Piemo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

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		RW	<u> </u>		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	6,476	6,333	6,274	6,366	C 20.00 (c446, cx10) - (C 07.00 (c490, c220, sx01) + C 07.00 (c110, c20, sx01) + C 07.00 (c130, c220, sx01) + C 08.01 (c400, c260, sx01) + C 08.01 (c400, c260, sx01) + C 08.01 (c400, c260, sx02) + C 08.01 (c400, c260, s
Of which the standardised approach	6,476	6,333	6,274	6,366	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ³	42	42	39	44	C 07.00 (r990, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	20	19	14	11	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	22	18	21	25	C 02.00 (R520, c010)
Of which the standardised approach	22	18	21	25	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00, 0.10, 501*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	662	674	674	674	C 02.00 (R590, c010)
Of which basic indicator approach	662	674	674	674	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	7,221	7,086	7,021	7,120	

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.



2021 EU-wide Transparency Exercise P&L Luminor Holding AS

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) Interest income	213	283	66	134
Of which debt securities income	0	203	0	0
Of which loans and advances income	205	272	62	127
Interest expenses	43	54	9	18
(Of which deposits expenses)	10	11	1	1
(Of which debt securities issued expenses)	7	10	2	4
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	53	74	18	37
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	20	62	3	8
Gains or (-) losses on financial assets and liabilities held for trading, net	-1	-5	14	14
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	6	8	0	0
Gains or (-) losses from hedge accounting, net	0	-2	0	0
Exchange differences [gain or (-) loss], net	16	24	-9	-4
Net other operating income /(expenses)	-1	-3	0	-1
TOTAL OPERATING INCOME, NET	263	387	82	170
(Administrative expenses)	184	254	67	131
(Cash contributions to resolution funds and deposit guarantee schemes)	4	6	3	5
(Depreciation)	9	12	3	6
Modification gains or (-) losses, net	0	0	1	1
(Provisions or (-) reversal of provisions)	4	7	1	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	4	6	1	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	-1	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)	48	73	3	1
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	48	73	3	1
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	1	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 subsidaries, joint ventures and associates	1	1	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	15	36	6	30
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	14	33	6	27
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	14	33	6	27
Of which attributable to owners of the parent (1) Information available only as of end of the year	14	33	6	27

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31	/03/2021			As of 30/	06/2021		
		Fa	ir value hierar	chy		Fa	ir value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	4,086				4,997				4,673				3,669				IAS 1.54 (i)
Financial assets held for trading	42	5	36	1	41	3	37	1	53	7	45	1	44	12	32	1	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	3	0	3	0	3	0	3	0	3	0	3	0	3	0	3	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	285	271	0	14	281	275	0	6	281	275	0	7	275	268	0	7	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	9,627				9,431				9,393				9,686				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	14	0	14	0	5	0	5	0	4	0	4	0	5	0	5	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	139				166				145				143				
TOTAL ASSETS	14,195				14,924				14,551				13,825				IAS 1.9(a), IG 6

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

(min	EUR)		,	As of 30/09/20)20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Acci	ımulated impaiı	ment	Gros	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	16	0	0	0	0	0	15	0	0	0	0	0	14	0	0	0	0	0	58	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	7,957	1,469	361	-22	-28	-127	7,943	1,304	305	-21	-23	-92	8,029	1,182	291	-22	-24	-78	8,582	867	243	-19	-26	-66	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Luminor Holding AS

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	49	51	38	29	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	12,437	13,134	12,759	12,032	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	0	0	0	0	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	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	7	9	10	8	IAS 37.10; IAS 1.54(I)
Tax liabilities	1	0	0	0	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	54	64	73	64	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	12,548	13,259	12,880	12,133	IAS 1.9(b);IG 6
TOTAL EQUITY	1,647	1,665	1,671	1,692	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	14,195	14,924	14,551	13,825	IAS 1.IG6

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



Breakdown of liabilities

Luminor Holding AS

(mln EUR)

			Carrying	amount		
Breakdown of financial liabili	ties by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		49	51	38	29	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	30	30	30	30	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	2,695	2,694	2,461	1,925	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,503	2,672	2,459	1,923	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	90	17	33	34	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	88	17	33	34	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	386	345	379	243	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	312	325	370	235	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,849	4,273	4,050	3,929	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,585	4,080	3,903	3,831	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,140	4,509	4,514	4,535	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	3,198	3,657	3,677	3,745	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,163	1,201	1,201	1,200	Annex V.Part 1.37, Part 2.98
Of which: Subo	ordinated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		83	64	91	136	Annex V.Part 1.38-41
TAL FINANCIAL LIABILITIES		12,486	13,185	12,798	12,061	



2021 EU-wide Transparency Exercise Market Risk

									Luminor mo													
	SA						IM									IN						
			VaR (Memorar	ndum item)	STRESSED VaR (Memorandum item)	AND MIC	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (M	demorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRI 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30	/09/2020									As of 31/1	12/2020					
Traded Debt Instruments	22	18	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	19	18	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	ŏ	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 Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	22	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31	/03/2021									As of 30/0	06/2021					
Traded Debt Instruments	21	25	0	0	0	0							0	0	0	0						
Of which: General risk	19	19	0	0	0	0							0	0	0	0						
Of which: Specific risk	2	6	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 Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	1	0	0	0	0							l ő	0	0	0						
Total	21	25	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 CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach As of 30/09/2020 As of 31/12/2020												
			As of 30,	09/2020	As of 31/12/2020									
		Original Exposure ¹	Original Exposure* Exposure Yalue* Risk exposure amount Value adjustments and provisions Original Exposure* Exposure Yalue* Risk exposure amount											
	(min EUR, %)													
i	Central governments or central banks	4,117	4,222	0		5,062	5,174	0						
	Regional governments or local authorities	153	132	10		148	135	11						
	Public sector entities Multilateral Development Banks	4		2		4	4	2						
	Multilateral Development Banks International Organisations	0		0				0						
	Institutions	234	171	40		142	136	31						
	Cornorates	4,390	3,478	3,212		4,358	3,454	3,128						
	of which: SME	1,612	1,386	1,120		2,010	1,743	1,417						
	Retail	2,133	1,833	1,187		2,097	1,760	1,145						
Consolidated data	of which: SME	1,245	1,053	602		1,184	984	562						
Corisonuateu uata	Secured by mortgages on immovable property	4,379	4,353	1,521		4,379	4,350	1,520						
	of which: SME	26	25	7		36	33	9						
l	Exposures in default	386	234	281	124	321	215	250	89					
	Items associated with particularly high risk	117	93 24	140		114	92	138						
l	Covered bonds Claims on institutions and cornerates with a ST credit assessment	24	24	2		24	24	2						
l	Claims on institutions and cornorates with a ST credit assessment Collective investments undertakings (CIU)							0						
l	Collective investments undertakings (CIU) Equity	7	7	7		6	5	5						
l	Other exposures	242	241	114		267	266	144						
	Standardised Total ²	16,188	14,792	6,517	186	16,921	15,616	6,375	146					

					Standardise	d Approach				
			As of 30/	09/2020		As of 31/12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
LITHUANIA	Som Diff. No. Some Comments or central statements Manical comments or local statements Malitical Some Comments Maliti	2,729 86 4 0 0 1,850 601 553 2,112 100 100 0 0 0 0	2,778 80 4 0 0 1,504 846 2,099 1,00 1,00	0 0 2 0 1 1.388 5005 455 273 3 103 48 8 0 0		3,381 81 4 0 0 3 3 1,923 20 21 2,134 10 10 45 0 0 0	3,437 84 4 0 0 0 1 1,1500 996 675 431 2,222 9 74 30 0 0	0 0 2 0 0 1,396 423 424 246 246 246 6 6 0 0	34	
	Other exposures Standardised Total ²	133	133	48	63	127	127	45	60	

		exposures, but includes gene		TENDER OF EXCEPTION OF THE	CONTRACTOR EXCELLENCE ASSESSED	a vacasor assessments (Athe	and done own idinariedata	CHA TERRAC CO CHE	
					Standardise	d Approach			
			As of 30/	09/2020			As of 31,	/12/2020	
	(mh EJR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	540 12	540 8	0 2		692 12	692 8	0 2	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0				0	0	0	
	Institutions Corporates	1,267	976	870		1,293	989	875	
	of which: SME	648	556	450		696	617	503	
	Retail	602	513	340		564	477	319	
LATVIA	of which: SME	314	251	143		282	220	126	
LATVIA	Secured by mortoages on immovable property	1,225	1,215	425		1,215	1,205	422	
	of which: SME	142	0 89	104		0 144		103	42
	Exposures in default	142	89	104	96	199	91	103	43
	Items associated with particularly high risk Covered bonds		10	13		14	11	10	
	Claims on institutions and corporates with a ST credit assessment	ŏ	ŏ	ő		ő	ŏ	ő	
	Collective investments undertakings (CIU)	0	ō	0		ō	ō	0	
	Equity	3	3	3		3	2	2	
	Other exposures	67	66	27		70	69	29	
	Standardised Total ²				61				l 58

					Standardise	d Approach				
			As of 30)	09/2020			As of 31	/12/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR. %) Central governments or central banks	843 898 0 963 1,039 0								
	Regional governments or local authorities	54	44	9		56	47	9		
	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	7	4	1		3	3	1		
	Corporates	1,087 283	833 214	790 171		970 612	802 531	703 432		
	of which: SME Retail	283 675	214	382		699	531	432		
	of which: SME	362	319	182		375	328	187		
ESTONIA	Secured by mortgages on immovable property	977	974	340		966	962	335		
	of which: SME	16	15	4		25	74	6		
	Exposures in default	110	59	72	41	59	44	54	11	
	Items associated with particularly high risk	16	11	17		15	11	16		
	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		1	1	1		
	Other exposures	43	43	39		71	71	70		
	Standardised Total ²				59				27	

		(7) Total value adjustments and crovisions our country of counterparty excludes those for securistization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	09/2020			As of 31	/12/2020			
	(min BJR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 4	Control deversionals or control basis of the Con- positional accommends or control administration public accommends public accommends for the Control of the Control Control of the Control Control of the Control Control of the Control Cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Luminor Holding AS

	Common revenue yes											
					Standardise	d Approach						
			As of 30/	09/2020			As of 31,	/12/2020				
	(min FUE %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR. %) Central governments or central banks											
	Regional governments or local authorities	0				0	0					
	Public sector entities	ō	i o	i o		ō	ō	i i				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0		0	0	0				
	Corporates	0	0	0		0	0	0				
	of which: SME Retail	0	0	0		0	U	0				
Country of	of which: SME	0	0	0		0	0	0				
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0		0				
Journal Part 3	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0				0	0	0				
	Collective investments undertakinos (CIU) Equity					0						
	Other exposures	0				0	0					
	Standardised Total ²		-	-	0	-						
		(1) Orininal evenourse unlike F	ennouse value is remorted before	re taking into account any offer	t due to credit conversion facts	rs or credit risk mitigation techn	inues (e.n. subditution effort	s)				
		(2) Total value artisofments an										

		exposures, our includes gener	a creat risk acquisitions.		Standardise				
					Standardise	a Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Contral consuments or central basis. Residual consuments or local authorities. Residual consuments or local authorities. Residual consuments status. Residual consuments consuments status. Residual consuments c	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	o
L	Standardised Total ²				0				0
		(1) Original exposure, unlike Ex (2) Total value adjustments and exposures, but includes general	d provisions per country of cou	re taking into account any effer interparty excludes those for se					

		Standardised Approach									
			As of 30/	09/2020			As of 31	/12/2020			
(mb FIR %)		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of	smant	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	· ·		

O'Crisinal executors, unifies Executer value, is recontrad before training into account one wifest due to credit conversion factors or credit risk mitidation techniques (a.g. substitution effects.)

(IT total values adjustments and creditions are country of counterward excludes those for securidatation executors, additional valuation adjustments (ANNA) and other own funds reductions related to the

		** Total value ablibithments and revolution of country or counternative exclusions those for securetization encountry. additional valuations and understand and other own funds reductions related to the exposure, but holders general credit risk adjustments.										
					Standardise	d Approach						
			As of 30/	09/2020			As of 31	/12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)											
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities Public sector entities	0				0						
	Multilateral Development Banks	0				0						
	International Organisations	ů	0	0		0	0					
	Institutions	0	0	0		ō	ō					
	Corporates	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
C	Retail	0	0	0		0	0	0				
Country of	of which: SME	0	0	0		0	0	0				
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default Items associated with particularly high risk	0			0	0						
	Covered bonds	ů										
	Claims on institutions and corporates with a ST credit assessment	ő	ŏ	ŏ		o o	ŏ					
	Collective investments undertakings (CIU)	0	0	0		ō	ō					
	Equity	0	0	0		0	0					
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				0				0			

(1) Orielael exocurs, unified Exocurs value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitization techniques (e.u., substitution effects).
(3) Total value activaments and creditions our country of countercardy excludes those for securistization exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	/09/2020			As of 31	/12/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 9	Court of communities or called the Court of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	· ·	
	Standardised Total ²	Ů			0	Ů	·			

O Original excourse, untile Excourse value, is reconstable before taking into account any effect due to coast convenience factors or credit risk missation suchnisses (a.o. substitution effects).

Total value adjustments and provisions per country of countements excludes those for securitalisation excourses, additional valuation adjustments (ANA) and other own funds reductions related to the

		- Total valid abbitions and two locks from the Collective Counterparts excuses show the security and the Collective Counterparts excuses show the security and the Collective Counterparts excuses the security and the Collective Counterparts excuses the security and the Collective Counterparts excuses the security and the the									
					Standardise	d Approach					
			As of 30,	/09/2020			As of 31	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %) Central governments or central banks	0		0		0					
	Regional governments or local authorities	0	ō	ō		ō	ō	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	0		0		0					
	Corporates	0	o o	0		0	o o	0			
	of which: SME	0	0	0		0	0	0			
Country of	Retail	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
Counterpart 10	Secured by mortgages on immovable property of which: SME	0		0		0					
	Exposures in default	0	0	0	0	ō	ō	0	0		
	Items associated with particularly 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 Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Collective investments undertakings (CLU) Equity	0		0		0					
	Other exposures	0	o o	o o		0	o o	0			
	Standardised Total ²				0				0		



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Luminor Holding AS

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)			_					
	Central governments or central banks	4,735 136	4,845 123			3,703 141	3,824 130		
	Regional governments or local authorities Public sector entities	130	143	10		141	130	11	
	Multilateral Development Banks	3	7	2		,	3	2	
	International Organisations	o o	0	0		0	0	ı o	
	Institutions	169	151	35		165	157	50	
	Comorates	4.401	3,457	3,112		4,355	3,530	3,183	
	of which: SME	2,178	1,858	1,513		2,160	1,860	1,513	
	Retail	2,082	1,724	1,121		2,163	1,767	1,148	
Consolidated data	of which: SME	1,182	964			1,231	990	566	
COI ISOIIUALEU UALA	Secured by mortgages on immovable property	4,451	4,416			4,524	4,485	1,566	
	of which: SME	34	32			49	41	11	
	Exposures in default	316	214		81	286	188	232	7
	Items associated with particularly high risk	93	82	123		85	81	122	
	Covered bonds Claims on institutions and comprates with a ST credit assessment	24	24	2		24	24	2	
		0	U	0		0	0	0	
	Collective investments undertakinos (CIU) Equity	9	6	6		7			
	Other exposures	224	223	97		239	738	88	
	Standardised Total ²	16,640	15,269		138	15.694	14,434	6.411	12

					Standardise	d Approach					
			As of 31,	03/2021			As of 30	06/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks	3,094	3,150	0		2,431	2,488	0			
	Regional governments or local authorities Public sector entities	/3	/3	0		78		0			
	Public sector entities Multilateral Development Banks	9	4	2		4	3	2			
	International Organisations	o o	0	0		0	0	i o			
	Institutions	6	4	ī		41	39	20			
	Corporates	1,912	1,487	1,368		1,882	1,516	1,394			
	of which: SME	744	633	514		766	649	528			
	Retail	809	660	419		828	676	428			
LITHUANIA	of which: SME	527	426	244		543	442	252			
LITTOANIA	Secured by mortgages on immovable property	2,201	2,186	764		2,254	2,242	784			
i	of which: SME	10	9	2 66	22	9 74	9	2 55	21		
	Exposures in default Items associated with particularly high risk	27	33	24	27	79	10	33	21		
	Items associated with particularly mon risk Covered bonds	20	23 0	34		32 0	34	47			
i	Claims on institutions and corporates with a ST credit assessment	ŏ	o o	l ő		o o	ŏ	l ő			
i	Collective investments undertakings (CIU)	0	0	ō		0	0	0			
i	Equity	2	2	2		2	2	2			
	Other exposures	129	129	42		145	145	39			
	Standardised Total ²				51				45		

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LATVIA	Cont Dist. No. 1 Control Cont	715 11 0 0 0 16 1,337 726 567 281 1,222 0 144 11 0 0 0 0	715 8 0 0 0 3 1,011 626 472 216 1,209 9 0 97 9 0 0 0 2 2 6 6 1	0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		\$63 11 0 0 0 15 1,347 740 594 1,227 0 138 16 0 0 0 0	563 7 0 0 3 1,069 644 463 220 1,113 8 0 0 0	0 1 0 0 1 1 1 947 553 223 233 126 425 0 0 108 11 0 0 0 0 0 0 0 1 1 1 1 1 1 1	
	Standardised Total ²				55				54

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR. %) Central governments or central banks	921	975			703	767		
	Regional governments or local authorities	52	43	9		703	707	10	
	Public sector entities	0	10	í		0	10	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	ō	ō	ō		ō	ō	ō	
	Institutions	3	4	1		4	4	1	
	Corporates	970	787	677		934	763	659	
	of which: SME	708	599	439		653	566	462	
	Retail	692	579	377		739	598	390	
ESTONIA	of which: SME	369	318	182		398	326	185	
LOTUNIA	Secured by mortgages on immovable property	969	964	335		987	974	338	
	of which: SME	24	23	6		39	32	9	
	Exposures in default	81	62	82	13	71	49	66	
	Items associated with particularly high risk	15	10	15		2	2	3	
	Covered bonds	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	1		0	0		
		ů,							
	Equity Other exposures	1 22	1 22	32		21	21	29	
	Charles First Tabai ²			32	29	31		27	

		(2) Total value adjustments ar exposures, but includes gene		sunterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AV)	As) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	Control overcomments or control banks Another control or control or control or control Another control or control Another control or control Banks Bentrations Control or control Banks Bentrations Control or control Banks Control or control Banks Control or control Banks Control Control Banks Control Control Banks Control Control Control Banks Control Control Control Banks Control Cont	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0	0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0
	Standardised Total ²	0			0				0



Country of Counterpart 8

2021 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Luminor Holding AS

	Luminor Holding AS								
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 5	Count of Control Contr	000000000000000000000000000000000000000		000000000000000000000000000000000000000	o	0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	o
	Standardised Total ²								0
					ect due to credit conversion fact ecuristisation exposures, additio				

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Central overmentals or central tasks: accional overmental or food all subsidies should all the second of the sec			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0
	Standardised Total ²				0				0

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

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

		exposures, but includes gene							
					Standardise	d Approach			
			As of 31	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Control conversaments or central basis. Reclinated conversament or local authorities. Reclinated processors or local authorities. Reclinated processors of local authorities. Reclinated processors o	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0	o

	exposures, but includes gener					,		
				Standardise	d Approach			
		As of 31/	03/2021			As of 30,	06/2021	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0	0	0	0	0	
dit assessment	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0		0	0	0		۰	

			nd provisions per country of co		ecuristisation exposures, additio				
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min PIII) %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country Counterp	Contral overmentation or central hashas Residual outcommental or local pathodities Public sector entities International of branch	000000000000000000000000000000000000000			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardicad Total ²								

		exposures, but includes gene	aral credit risk adjustments.				,		
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control Community or control for Control Control Administration of Control Control Control Administration of Control Control Administration of Control Administration Composites Com	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
	Standardised Total ²				0				0



Credit Risk - IRB Approach

							IRB App	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽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 Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2021					As of 30	/06/2021		
		Original	Exposure ¹	Exposure	Risk expos	Risk exposure amount Value adjustments		Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽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 Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

							Luminor Holding AS							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions		of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		5 0	5	0	5 0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [5	5	0	5	0	0	0	0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Belgium													
[5Y - 10Y [10Y - more														
Total [0 - 3M [3M - 1Y [1Y - 2Y														
[1Y - 2Y [Bulgaria													
[2Y - 3Y														
Total [0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y [Cyprus													
[3Y - 5Y [5Y - 10Y [10Y - more	Сургаз													
Total														
[0 - 3M [3M - 1Y] [1Y - 2Y [2Y - 3Y]	Court Break!													
[5Y - 10Y [Czech Republic													
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[3M - 1Y [[1Y - 2Y [
「2Y - 3Y 「 「3Y - 5Y 「 「5Y - 10Y 「	Denmark													
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [6 4	6 4	0	0	0	6 4	0	0	0	0	11 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Estonia	6 28 15	6 28 15	0 0 0	0 8	0	6 28 7	0 0	0	0 0	0	0 0 0	0 0 0	
[10Y - more Total		59	0 59	0	0 8	0	0 52	0	0	0	ó	0 11	0	9



General governments exposures by country of the counterparty

							As of 31/12/2020							
						Divo	as of 31/12/2020							
						Direc	t exposures					0551.1		
	(mln EUR)			On balance s	neet				Deriva	tives		Off balar	ice sneet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			,	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0.3M]														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - 10Y														
[2Y - 3Y [[3Y - 5Y]	Finland													
[10Y - more Total														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [France													
[5Y - 10Y [10Y - more														
Total [0 - 3M [13M - 1Y [13Y - 2Y [12Y - 2Y [12Y - 3Y [15Y - 10Y [10Y - more Total [0 - 3M [3M - 1Y [11Y - 2Y [12Y - 3Y [3Y - 5Y [3Y - 5Y [30Y - more Total Total														
[1Y - 2Y [Germany													
[5Y - 10Y [[10Y - more														
Total F 0 - 3M F														
Total To - 3M Total Total 														
[3Y - 5Y [5Y - 10Y [10Y - more Total	Croatia													
f 10Y - more Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]														
[2Y - 3Y [[3Y - 5Y [Greece													
Total														
[0 - 3M														
1 2Y - 3Y I 1 3Y - 5Y I	Hungary													
[5Y - 10Y [10Y - more Total	1													
TOTAL TO - 3M TO - 1Y														
TO - 3M	Ireland													
13Y - 5Y 15Y - 10Y 110Y - more Total														
Total [0 - 3M [
[3M - 1Y [
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy													
Tabal	1	4	4		0	0	4	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0 40	0 40	0	0 40	0	0	0	0	10 0	65 0	0	0	
10 - 3M 10 - 3M 3M - 1Y 11 - 2Y 12 Y - 3Y 13Y - 5Y 15Y - 10Y	Latvia	17 27 21	17 27 21	0	16 27 16	0	1 0 3	0	0	0	0	0 5	0	
15Y - 10Y 10Y - more Total		0 109	0 109	0 1	0 99	o o	ő 8	ŏ	0	0	0 65	0 10	0	7



General governments exposures by country of the counterparty

							Luminor Holding AS							
							As of 31/12/2020							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
	(min Edity							Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Lithuania	0 24 13 33 71 77 0	0 24 13 33 71 77 0	0 0 0 1 0 0 0	0 7 7 5 115 51 60 0 138	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 17 8 17 20 17 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 1 0 0 0	0	0
[0 - 3M [Luxembourg													
[0 - 3M [Maita													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M 1 1 1 1 1 1 1 1 1	Portugal													
[0 - 3M [Romania													
[0 - 3M [Słovakia													
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Slovenia													



General governments exposures by country of the counterparty

		As of 31/12/2020												
						Divo	t exposures							
						Direc	t exposures					0551.1		
	(mln EUR)			On balance s	neet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Spain													
Total [0 - 3M 1 7 7 7 7 7 7 7 7 7	Sweden													
[0 - 3M [3M - 1Y [11 * - 2Y	United Kingdom													
3M - 1Y 1Y - 2Y	Iceland													
27 - 31 137 - 31 137 - 31 157 - 107 157 - 107 1007 - more Total 0 - 3M 13M - 17 12Y - 3Y 12Y - 3Y 12Y - 3Y 13Y - 5Y 15Y - 107 130Y - more Total	Liechtenstein													
0 - 3M 13M - 1Y 11 - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y	Norway													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Australia													
[3M - 1Y [Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

			Luminor Holding AS As of 31/12/2020											
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
						ı		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Switzerland													
[0 - 3M [Other advanced economies non EEA													
131' - more Total [0 - 3M	Other Central and eastern Europe countries non EEA													
10 - 3M 10 - 3M 13M - 1Y 14Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Luminor Holding AS

							Luminor Holding AS							
							As of 31/12/2020)						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
	, , ,											Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	ı negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [Others													

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

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

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, Dominicia, Dominicia, Dominician Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Halti, 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, Guadebuque, Medinique, Penetro Rico, Saint Barthelemy, Turks And Calcos Islands, Virgin Islands (British), Virgin

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

							Luminor Holding AS							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Austria	0 0 0 0 0 5 5	0 0 0 0 0 5	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 5	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Belgium													
Total	Bulgaria													
Total	Cyprus													
[0 - 3M [Czech Republic													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more Total	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia	2 2 2 6 35 15 0	2 2 2 6 35 15 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 6 35 7 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10
iotai	1	62	62		8		54	U	. 0			*	u u	10



General governments exposures by country of the counterparty

							Luminor Holding AS							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	France													
[0 - 3M [Germany													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y Total	Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
10 - 3M 13M - 1Y 11Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Ireland													
[0 - 3M [Italy													
[0 - 3M [13M - 1Y [13Y - 2Y [12Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Latvia	0 40 6 11 27 25 36 145	0 40 6 11 27 25 36	0 0 0 0 0 1	0 40 5 11 27 16 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 7 36 43	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 5 0	0 0 0 0	43



General governments exposures by country of the counterparty

							Luminor Holding AS							
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(min Eok)							Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance sh	heet exposures	
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	2 6 32 48 61 59 0	2 6 32 48 61 59 0	0 0 0 0 1 3 0	1 3 17 43 25 42 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 15 5 5 35 13 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 6 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 - 3M	Luxembourg													
[0 - 3M [Maita													
[0 - 3M 13M - 1Y 11Y - 2Y 22Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Netherlands													
[0 - 3M [Poland													
[0 - 3M	Portugal													
[0 - 3M 13M - 1Y 11 - 2Y 22 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovakia													
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y	Slovenia													



General governments exposures by country of the counterparty

							Luminor Holding AS							
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain													
[0 - 3M [Sweden													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	United Kingdom													
Total Tota	Iceland													
[0 - 3M [Liechtenstein													
13Y - 10Y 110Y - more	Norway													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Australia													
110Y - more Total [0 - 3M [3M - 1Y [1 Y - 2Y [2 Y - 3Y [33 - 5Y [5Y - 10Y [10Y - more Total	Canada													
10Y - more	Hong Kong													



General governments exposures by country of the counterparty

							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Switzerland													
[0 - 3M [Other advanced economies non EEA													
130' - more	Other Central and eastern Europe countries non EEA													
10 - 3M 10 - 3M 13M - 1Y 14Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Middle East													
Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Luminor Holding AS

							Luminor Holding AS							
							As of 30/06/2021	l.						
						Direc	t exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [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".
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- (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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



Performing and non-performing exposures Luminor Holding AS

				,	As of 30/09/202	0								As of 31/12/202	0			
		Gr	oss carrying amo	unt			ted impairment, acco n fair value due to cr 4		Collaterals and financial guarantees		Gross	carrying amou	unt			ed impairment, a fair value due to		Collaterals and financial guarantees
		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing	On non-performin	g exposures ³	received on non- performing		Of which performing but past due >30	Of w	hich non-perforr	ming ¹	On performing	On non-perform	ning exposures ³	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	0	f which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	3,957	0	•	derauited	3			3	0	4,873	0	0	derauited	, ,			3	0
Debt securities (including at amortised cost and fair value)	301		0					0		297		0					0	0
Central banks	0	0	0	0	0	,		0	0	297		0					0	
General governments	263	0	0	0	0			0	0	266	0	0	0				0	0
Credit institutions	24	0	0	0	0		0	0	0	24	0	0	0	0			0	0
Other financial corporations	14	0	0	0	0		0	0	0	6	0	0	0	0	0		0	0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0
Loans and advances(including at amortised cost and fair value)	9,787	40	361	361	361	50	127	127	220	9,552	35	305	305	305	44	92	92	206
Central banks	0	0	0	0	0	,		0	0	0		0	0	0			0	0
	_	_			_	•									_		-	
General governments	119	0	0	0	0	(0	0	0	123	0	0	0	0	0		0	0
Credit institutions	0	0	0	0	0	(0	0	0	0	0	0	0	0	0		0	0
Other financial corporations	120	0	0	0	0	(0	0	0	132	0	0	0	0	0		0	0
	4.050		205	205	205				107	2047		149	140	140	22			07
Non-financial corporations	4,059	11	205	205	205	24	85	85	107	3,847	6	149	149	149	22	56	56	8/
of which: small and medium-sized enterprises at amortised cost	2,486	11	125	125	125	16	47	47	71	2,979	6	90	90	90	18	29	29	58
of which: Loans collateralised by commercial immovable property at	2,380	4	108	108	108	11	33	33	74	2,272	1	96	96	96	9	33	33	63
amortised cost																		
Households	5,490	28	156	156	156	25	42	42	112	5,449	28	156	156	156	22	36	36	120
of which: Loans collateralised by residential immovable property at amortised cost	4,695	23	127	127	127	19	33	33	94	4,704	24	132	132	132	17	28	28	104
of which: Credit for consumption at amortised cost	136	1	1	1	1	1	0	0	0	123	1	1	1	1	1	0	0	0
DEBT INSTRUMENTS other than HFT	14,045	40	361	361	361	50	127	127	220	14,722	35	305	305	305	44	92	92	206
OFF-BALANCE SHEET EXPOSURES	1,808		38	38	38	6	i 1	1	0	1,852		26	26	26	6		1	0
	_,000		50			<u> </u>	1	•	Ĭ	_,052		20						ı

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost of the collective deliminated in provisions (instruments at a fair value other than HFT)
18 Tentations report here specifical isoscentific for frauncial seasity, individually and collective eliminated in a mortised in particular in the provisions (instruments at fair value other than HFT)
18 Tentations report in the provisions (instruments at fair value other than HFT)
19 Tentations report in the provisions (instruments at fair value other than HFT)
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19 Tentations report in the provisions (instruments at fair value other than HFT)
19 Tentations report in the provisions (instruments) at fair value other than HFT)
19 Tentations report in the provi



Performing and non-performing exposures Luminor Holding AS

						1								As of 30/06/202	-			
		Gre	oss carrying amo	unt		Accumulat changes in provisions	ed impairment, accumulate fair value due to credit risk ;		Collaterals and financial		Gro	ss carrying amo	ınt ^s				accumulated o credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning¹	On performing	On non-performing expos	sures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	rming ¹	On performing	On non-perfor	ming exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	Of which	Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR)	1.546			deladited	,		,	_		0.504			deradiced	,			,	
Cash balances at central banks and other demand deposits	4,546			0		١		٩		3,520					١			
Debt securities (including at amortised cost and fair value)	296	0	0	0	0		9	٩	0	334	9	0	'			,		0
Central banks	0	0	0	0	0	(٩	0	0	(0	0		0	0	1	0	0
General governments	265	0	0	0	0	(٩	0	0	250	3 0	0		0	0	1	0	0
Credit institutions	24	0	0	0	0	٥	0	0	0	24	0	0	'	0	0	1	0	0
Other financial corporations	7	0	0	0	0	(0	0	0	7	7 0	0		0 0	C		0 0	0
Non-financial corporations	0	0	0	0	0	C	0	0	0	45	0	0		0 0	0		0 0	0
Loans and advances(including at amortised cost and fair value)	9,502	44	291	291	291	46	78	78	195	9,742	66	256	25	6 243	46	69	66	172
Central banks	0	0	0	0	0		0	0	0		0	0		0 0	c		0 0	0
General governments	148	0	0	0	0	c	0	0	0	159	0	0		0 0	C		0	0
Credit institutions	0	0	0	0	0	c	0	0	0	(0	0		0 0	C		0	0
Other financial corporations	172	0	6	6	6	1	. 3	3	3	183	3 0	6		6 6	C		5 5	1
Non-financial corporations	3,724	7	169	169	169	21	47	47	104	3,87	3 27	147	14	7 137	23	41	0 37	93
of which: small and medium-sized enterprises at amortised cost	2,937	7	108	108	108	17	24	24	82	3,016	27	96	9	6 91	20	2	2 21	72
of which: Loans collateralised by commercial immovable property at amortised cost	2,202	1	109	109	109	9	25	25	84	2,233	3	97	91	7 88	12	24	22	73
Households	5,457	37	116	116	116	25	27	27	88	5,530	38	103	10	3 100	22	24	4 24	77
of which: Loans collateralised by residential immovable property at amortised cost	4,744	31	96	96	96	19	21	21	75	4,800	31	85	8:	5 83	18	15	19	66
of which: Credit for consumption at amortised cost	116	1	1	1	1	1	0	0	0	115	1	1	:	1 1	0		0	0
DEBT INSTRUMENTS other than HFT	14,343	44	291	291	291	46	78	78	195	13,595	66	256	250	6 243	46	69	9 66	172
OFF-BALANCE SHEET EXPOSURES	1,980		30	30	30	7	1	1	0	1,765		34	34	4 34	5	1	. 1	0

^{1/5} for the dilefelation of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-1 emplate related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (institutions exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exposures for faminatia associated institutions for faminatia associated institutions in the control of the control of



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	О	0	0	0	0	0	0	0	0	0	0	О
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)	644	241	101	95	515	136	542	189	66	62	455	122
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	1	0	0	0	1	0	2	0	0	0	2	0
Non-financial corporations	492	160	73	69	394	82	404	112	45	42	341	66
of which: small and medium-sized enterprises at amortised cost	281	92	37	35	231		290	63	22	20	254	
Households	152	81	28		120	55	136		22	20		
DEBT INSTRUMENTS other than HFT	644	241	101				542	189	66	62	455	
Loan commitments given	18	1	0	0	0	0	16	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non-	0						0					
nerforming exit criteria	0						0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

[©]For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.



Forborne exposures

Luminor Holding AS

			As of 31/	03/2021					As of 30/	06/2021		
		ring amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with the measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	О
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)	583	180	57	52	504	124	534	165	57	47	457	115
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	9	6	3	3	5	3	9	6	5	5	4	1
Non-financial corporations	444	107	37	34	388	69	396	97	36	28	342	66
of which: small and medium-sized enterprises at amortised cost	336	64	16	13	308		304	60	18	12	275	
Households	130	67	17	14	111	52	129	62	16	14	111	48
DEBT INSTRUMENTS other than HFT	583	180	57	52	504		534	165	57	47	457	
Loan commitments given	17	2	0	0	0	0	12	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.



2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Luminor Holding AS

Ī			AS 01 3	0/09/2020					AS 01 3	1/12/2020					AS 01 3	1/03/2021					AS OF 31	0/06/2021		
	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ³		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ³
A Agriculture, forestry and fishing	320	10	10	320	5	0	277	9	9	277	5	0	272	8	8	272	4	0	296	7	7	296	3	0
B Mining and guarrying	14	0	0	14	0	0	14	0	0	14	0	0	17	0	0	17	0	0	16	0	0	16	0	0
C Manufacturing	470	22	22	470	7	0	462	15	15	462	6	0	461	13	13	461	6	0	517	12	12	517	6	0
D Electricity, gas, steam and air conditioning supply	123	15	15	123	9	0	124	12	12	124	6	0	102	4	4	102	3	0	91	2	2	91	1	0
E Water supply	30	0	0	30	0	0	28	0	0	28	0	0	30	0	0	30	0	0	34	0	0	34	0	0
F Construction	196	25	25	196	12	0	163	20	20	163	11	0	184	19	19	184	10	0	205	21	21	205	11	0
G Wholesale and retail trade	805	26	26	805	14	0	718	17	17	718	13	0	647	20	20	647	7	0	685	16	16	685	6	0
H Transport and storage	324	9	9	324	8	0	315	9	9	315	7	0	311	18	18	311	8	0	317	14	14	317	8	0
I Accommodation and food service activities	37	12	12	37	2	0	50	14	14	50	4	0	48	16	16	48	4	0	47	16	16	47	5	0
3 Information and communication	22	1	1	22	1	0	19	1	1	19	1	0	18	1	1	18	1	0	18	0	0	18	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	1,171	25	25	1,171	8	0	1,172	28	28	1,172	11	0	1,164	45	45	1,164	8	0	1,156	42	42	1,156	11	0
M Professional, scientific and technical activities	219	40	40	219	30	0	181	1	1	181	1	0	179	1	1	179	1	0	185	1	1	185	1	0
N Administrative and support service activities	187	16	16	187	10	0	201	18	18	201	11	0	196	18	18	196	12	0	189	13	13	189	8	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	6	0	0	6	0	0	5	0	0	5	0	0	5	0	0	5	0	0	6	0	0	6	0	0
Q Human health services and social work activities	22	0	0	22	0	0	20	0	0	20	0	0	19	0	0	19	0	0	18	0	0	18	0	0
R Arts, entertainment and recreation	14	4	4	14	1	0	13	4	4	13	1	0	13	4	4	13	2	0	10	1	1	10	0	0
S Other services	98	1	1	98	1	0	84	1	1	84	1	0	56	1	1	56	1	0	83	1	1	83	1	0
Loans and advances	4.059	205	205	4.059	109	0	3.847	149	149	3.847	78	0	3.724	169	169	3.724	69	0	3.873	147	147	3.873	63	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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

								As of 30,	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														sk	Maximum amount of the guarantee that can be considered	Gross carr amoun
		Performing							Performing			Non-performin									Non-performi				Performing			Non-performi				
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbusrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeirance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forburrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures wit forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbassings measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
ances subject to active EBA-compliant moratoria	210	208	0	37	2	۰	2	2	1	0	1	0		0	1	٥	28	27	0	2	1	۰	1	0		0		0	0	0	0	
seholds	145	144	0	15	0	۰	0	1	1	0	1		0	۰	0	٥	26	26		2	0	۰		0	0	٥	0	0	0		0	۰
ollateralised by residential immovable property	141	141	0	14	0		0	1	1	0	1	0		0		0	25	25	0	2	0		0	0		0			0	0	0	
financial corporations	65	64	0	23	1		1	1	0	0	0	0	0	0	1	0	2	2	0		1		1	0		0		0	0	0	0	۰
nall and Medium-sized Enterprises	49	47	0	13	1		1	1	0	0	0	0	0	0	1	0	2	1	0		1	0	1	0		0		0	0	0	0	
stateralised by commercial immovable property	45	45	0	14	0	۰	0	0	0	0		0				0	1	1			0			0		0		0			0	0

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	
		Performing			Non-performi	ing			Performing			Non-perform	ing					Performing			Non-perform	ing			Performing			Non-perform	ning			
(min EUR)			Of which: exposures w forbearance measures	Of which: Instruments with significan increase in credit rais since initial recognition be not credit- impained (Stage 2)	•	Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeinance measures	Of which: Instruments with significant increase in oradit sisk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbularance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures w forbearings measures	Of which: the firstruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeamings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee neceived in the contact of the COVID-19 crisis	
ans and advances with expired EBA-compliant monitoria	109	109	٥	25	1	۰	0	1	1	0	1	0		0	0	۰	275	271	10	59	4	1	4	3	2	0	1	1		1	1	3
of which: Households	68	66	0	s	0		0		0	0	0	0		0	0	0	182	179	7	19	3	1	2	1	1	0	1	0	0	0	0	2
of which: Collateralised by residential immovable property	58	58	0	s	0	۰	0	۰	0	0	0	0		0		۰	170	168	7	18	2	1	2	1	1	0	1	0	0	٥	0	2
of which: Non-financial corporations	41	41	0	20	0	۰	0	1	1	0	0	0		0		۰	89	87	2	40	1		1	1	1	0	1	1	0		1	1
of which: Small and Medium-sized Enterprises	35	34	0	16	0	۰	۰	0	0	0	0	0	0	0	0	0	80	78	2	34	1	0	1	1	1	0	1	1	0		1	1
of which: Collateralised by commercial immovable property	12	12	0	7	0				0	0	0	0		0			47	47	0	20	0		0	0		0		0	0			

								As of 30	(09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: soposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performin	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forberance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stape 2)		Of which: exposures with forbisirance measures	Of which: Unlikely to pay that are not past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		© Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Enflows to non- parforming exposures
Newly originated loans and advances subject to public guarantee schemes	12	7	0		5	۰	5	3	0	0	0	3		3	10	5	16	13	0		5		5	3		0		3	0	3	15	
of which: Households	۰	0			۰			۰	0			0				۰	0				0			۰				0				
of which: Collateralised by residential immovable property	۰	0			0			0	0			0				۰	0	0			0			۰	0			0				
of which: Non-financial corporations	12	7	0		5	0	5	3	0	0	0	1	0	3	10	5	18	13	0		5	۰	5	3		0		3	0	3	15	
of which: Small and Medium-sized Enterprises	3	3							0							0					0											
of which: Collateralised by commercial immovable property	1	1							0								3	3														



EBA/GL/2020/02	
Luminor Holding AS	

ı								As of 31,	03/2021															As of 30/	06/2021							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount															Micomum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)			Of which: inposures will forbearance measures	Of which: Instruments with significant increase in credit risk sino recognition but not credit- impaired (Stage 2)	Non-perform	Of which: exposures with fectourance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbarance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Slage 2)		ng Of which: exposures with forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposums			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- irrpained (Stage 2)	Non-perform	ing Of which: exposumes with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days				Of which:	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pail-due or pail-due <= 90 days	Public guirantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	20	20	0	2	0		0	0	0	0	۰	0	0	0	0	0	4	4	0	1	0	0	0	0		0		0	0		0	۰
of which: Households	20	20	0	2	0	۰	0	0	0	0		0	۰	0	0	0	4	4	0	1	0	0		0		0	۰	0	0		0	۰
of which: Collateralised by residential immovable property	20	20	0	2	0		0	0	0	0	۰	0			0	0	4	4	0	۰	0	0		0		0		0	0			۰
of which: Non-financial corporations		0	0	0	0		0	0	0	0	۰	0		0	0	0	0		0		0	0		0		0		0	0			
of which: Small and Medium-sized Enterprises		0	0	0	۰	۰	0	0	0	0	۰	0		0	0	۰	0	۰	0		0	0		0		0	۰	0	0		0	0
of which: Collaboralised by commercial immovable property	۰	0	0		0		0	0	0	0		0	۰	0	0	0	0		0		0	0		0		0		0	0	0	0	۰

								As of 31	/03/2021															As of 30	0/06/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing			Non-perform	ing					Performing			Non-perform	ning			Performing			Non-performi				
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbusirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Skige 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeinance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which exposures wit forbearance measures	Of which: h Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forberance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
	271	266	14	65	s	2	4	3	2	0	2	1	۰	1	0	1	269	263	34	50	7	5	6	13	11	1	4	2	1	1	0	2
	185	182	11	24	2	2	2	1	1	0	1	0		0	0	1	192	199	14	25	3	2	2			1	2	0	0		0	0
	174	172	11	23	2	2	2	1	1	0	1	0	0	0	0	1	182	190	14	24	3	2	2	7	6	1	1	0	0	۰	0	0
of which: Non-financial corporations	82	79	2	40	2		2	2	1	0	1	1	0	1	0	0	73	69	1	23	4	3	4	4	3	0	2	1	1	1	0	2
of which: Small and Medium-sized Enterprises	73	70	2	36	2	0	2	2	1	0	1	1		1	0	0	65	61	1	19	4	3	4	4	3	0	2	1	1	1	0	2
of which: Collaboratised by commercial immovable property	46	46		22				0	0							0	43	43		15	0	0	0	1	1	0			0			

İ								As of 31	(03/2021															As of 30	/06/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount														*	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform				Performing									Performing			Non-perform											
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures will forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since included risk since recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures wi forbeasings measures	Of which: thristruments with significant increase in credit raik since increase in recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Sistruments with significant increase in credit risk since ential recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	20	14		6	s	s	5	4	٥	0		4	4	4	16	0	20	15	٥	0	5	5	5	3	۰	٥		3	3	3	17	
of which: Households		0			0			0	0			0				0	0				0			0				0				
of which: Collaboralised by residential immovable property		0						0	0			0				۰	0	۰			0			0	۰			0				
of which: Non-financial corporations	20	14	0	6	5	5	5	4	0	0	0	4	4	4	16	0	20	15	0		5	5	5	3		0		3	3	3	17	0
of which: Small and Medium-sized Enterprises		9			0				0			0					9	9			0							0				
of which: Collateralised by commercial immovable property	3	3						0	0			0					3	3			0			0				0				