



2021 EU-wide Transparency Exercise

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.

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Key Metrics

Luminor Holding AS

(mln EUR, %)	As of 30/09/2020	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

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Leverage ratio

Luminor Holding AS

(mln 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,588	1,586	1,644	1,644	C 47.00 (r310,c010)	
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)	
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]	

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Capital

Luminor Holding AS

		(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	1,588	1,586	1,644	1,644	C 01.00 (9101,010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,588	1,586	1,644	1,644	C 01.00 (9102,010)	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 (9103,010)	Articles 26(1) points (a) and (3), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	176	171	236	236	C 01.00 (9104,010)	Articles 26(1) point (c), 26(2) and 36(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (9105,010)	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 (9200,010)	Articles 4(117) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (9201,010)	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 (9206,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	0	0	0	C 01.00 (9250,010)	Articles 32 to 35 of and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8	-7	-12	-11	C 01.00 (9301,010) + C 01.00 (9340,010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-8	-7	-8	-9	C 01.00 (9370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (9380,010)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (9390,010)	Articles 4(109), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (9400,010)	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 (9440,010)	Article 36(1) point (i) 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 (9450,010) + C 01.00 (9460,010) + C 01.00 (9470,010) + C 01.00 (9472,010)	Articles 4(16), 36(1) point (j) (i) and 89 to 91 of CRR, Articles 36(1) point (j) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (j) (ii) and 270(2) of CRR, Articles 36(1) point (j) (iii) and 133(8) of CRR and Articles 36(1) point (j) (iv) and 133(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (9460,010)	Articles 36(1) point (j) (i), 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 (9480,010)	Articles 4(27), 36(1) point (k), 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 (9490,010)	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 (9500,010)	Articles 4(27), 36(1) point (l), 43, 45, 47, 48(1) point (b), 48(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (9540,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (9520,010)	Article 36(1) point (m) and Article 430 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (9540,010)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (9550,010)	Article 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (9540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (9570,010)	-
	A.1.21	Transitional adjustments	0	0	0	0	GA1 (1.1.16 + 1.1.18 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (9200,010)	Articles 483(1) to (3), 484 and 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (9240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (9250,010)	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 (9300,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (9540,010) + C 01.00 (9470,010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (9700,010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9700,010) + C 01.00 (9701,010) + C 01.00 (9740,010) + C 01.00 (9741,010) + C 01.00 (9746,010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (9680,010) + C 01.00 (9680,010) + C 01.00 (9700,010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,588	1,586	1,644	1,644	C 01.00 (9101,010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (9700,010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (9760,010) + C 01.00 (9680,010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (9601,010) + C 01.00 (9620,010) + C 01.00 (9621,010) + C 01.00 (9640,010) + C 01.00 (9650,010) + C 01.00 (9670,010) + C 01.00 (9671,010) + C 01.00 (9676,010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (9880,010) + C 01.00 (9900,010) + C 01.00 (9960,010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	7,221	7,086	7,021	7,120	C 02.00 (9101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (9101,010)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	21.99%	22.39%	23.42%	23.10%	GA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.99%	22.39%	23.42%	23.10%	GA3 (1)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.99%	22.39%	23.42%	23.10%	GA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,588	1,586	1,644	1,644	1.A.3.A.1.13 + A.3.2.1 + MIN(A.3.A.1.13 + A.3.2.A.2.4 + MIN(A.4.A + A.3.2.A.3.A.1.13))	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	21.99%	22.39%	23.42%	23.10%	(B.1)/(D-B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (9440,010)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

2021 EU-wide Transparency Exercise
Overview of Risk exposure amounts
Luminor Holding AS

(mln EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	6,476	6,333	6,274	6,366	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
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) ²	42	42	39	44	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, 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_010_601*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

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	213	283	66	134
Of which debt securities income	0	0	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 ²	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 subsidiaries, 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 subsidiaries, 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	14	33	6	27

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2021 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Luminor Holding AS

(m€ EUR)		As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	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)(i); 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)(i); 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 not GAAP specific, i.e., which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(m€ EUR)		As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			References
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	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)	
	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	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	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	Annex V.Part 1.31, 44(b)	
	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.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Luminor Holding AS

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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(l)
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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Luminor Holding AS

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		49	51	38	29	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	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)
	of which: Current accounts / overnight deposits	88	17	33	34	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
TOTAL FINANCIAL LIABILITIES		12,486	13,185	12,798	12,061	

2021 EU-wide Transparency Exercise

Market Risk

Luminor Holding AS

(mln EUR)	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020										
Traded debt Instruments	22	18	0	0	0	0						0	0	0	0							
Of which: General risk	19	18	0	0	0	0						0	0	0	0							
Of which: Specific risk	2	0	0	0	0	0						0	0	0	0							
Equities	0	0	0	0	0	0						0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	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 30/06/2021										
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	0	0	0	0	0	0						0	0	0	0							
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							
Commodities risk	0	0	0	0	0	0						0	0	0	0							
Total	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 CLU positions under the particular approach for position risk in CLUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	4,117	4,222	0		5,062	5,174	0	
	Regional governments or local authorities	153	122	39		148	129	13	
	Public sector entities	4	4	2		4	4	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	238	171	40		142	136	31	
	Corporates	4,399	2,478	2,212		4,359	2,454	2,128	
	of which: SME	1,612	1,386	1,120		2,010	1,743	1,417	
	Retail	2,113	1,813	1,187		2,097	1,780	1,145	
	of which: SME	1,245	1,053	682		1,184	984	562	
	Secured by mortgages on immovable property	4,379	4,353	1,521		4,379	4,350	1,520	
	of which: SME	25	25	7		36	33	9	
	Exposures in default	386	234	281		321	215	250	59
	Items associated with particularly high risk	117	93	140	124	114	92	128	
	Covered bonds	24	24	2		24	24	2	
	Polices on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	7		0	0	5	
	Other exposures	242	261	114		252	265	144	
	Standardised Total ⁴	16,188	14,792	6,517	186	16,921	15,616	6,375	146

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LITHUANIA	Central governments or central banks	2,729	2,778	0		3,381	3,427	0	
	Regional governments or local authorities	86	86	11		81	81	12	
	Public sector entities	4	4	2		4	4	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		3	3	1	
	Corporates	1,850	1,504	1,388		1,923	1,509	1,386	
	of which: SME	681	636	585		752	596	482	
	Retail	841	720	495		839	675	436	
	of which: SME	563	478	271		521	431	246	
	Secured by mortgages on immovable property	2,112	2,099	729		2,134	2,121	742	
	of which: SME	10	10	3		10	9	2	
	Exposures in default	130	83	103	15	114	74	90	14
	Items associated with particularly high risk	46	32	46	35	46	30	46	34
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2	2	2		2	2	2	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	137	137	46	63	137	137	45	69

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LATVIA	Central governments or central banks	540	540	0		692	692	0	
	Regional governments or local authorities	12	12	2		12	12	2	
	Public sector entities	4	4	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	1		0	1	0	
	Corporates	1,267	976	879		1,293	895	879	
	of which: SME	648	556	450		646	477	503	
	Retail	602	513	340		584	477	339	
	of which: SME	314	251	141		314	220	126	
	Secured by mortgages on immovable property	1,212	1,215	425		1,215	1,205	422	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	142	89	104	46	144	94	103	43
	Items associated with particularly high risk	14	10	15		11	14	16	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a ST credit assessment	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	3	3	3		3	2	2	
	Other exposures	42	40	27		70	40	26	
	Standardised Total ⁴	47	46	27	61	70	40	26	68

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ESTONIA	Central governments or central banks	843	889	0		981	1,028	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	1,267	853	750		970	802	703	
	of which: SME	783	544	471		612	531	452	
	Retail	675	382	369		699	386	369	
	of which: SME	359	202	182		375	208	187	
	Secured by mortgages on immovable property	977	974	340		966	962	335	
	of which: SME	16	15	4		25	24	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	
	Polices on institutions and corporates with a ST credit assessment	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	40	40	23		71	71	37	
	Standardised Total ⁴	47	46	27	59	71	71	37	72

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽²⁾ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 4	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Polices on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴	0	0	0	0	0	0	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 (i.e. substitution effects).⁽²⁾ Exposure value is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).⁽³⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to these exposures, but includes general credit risk adjustments.

⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to their exposures, but includes general credit risk adjustments.

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

(2) Total value adjustments and provisions on country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	4,735	4,945	0		3,763	3,824	0	
	Regional governments or local authorities	129	133	0		149	138	0	
	Public sector entities	4	4	2		4	3	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	169	151	35		165	157	50	
	Corporates	4,463	3,467	3,112		4,255	2,533	2,303	
	of which: SME	2,176	1,868	1,513		2,100	1,860	1,513	
	Retail	2,082	1,724	1,121		2,163	1,767	1,146	
	Secured by mortgages on immovable property	1,182	964	551		1,251	990	566	
	of which: SME	4,451	4,416	1,943		4,524	4,485	1,966	
	Exposures in default	34	32	45		41	41	11	
	Items associated with particularly high risk	336	214	262	61	286	188	232	71
	Covered bonds	24	24	2		24	24	2	
	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	6	6	6		7	6	6	
	Other exposures	224	223	97		236	238	88	
	Standardised Total ⁴	16,649	15,299	6,313	138	15,694	14,434	6,411	127

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LITHUANIA	Central governments or central banks	1,094	1,110	0		2,431	2,488	0	
	Regional governments or local authorities	71	71	0		74	74	0	
	Public sector entities	4	4	2		4	3	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		4	9	20	
	Corporates	1,912	1,407	1,364		1,882	1,516	1,394	
	of which: SME	744	633	514		706	649	528	
	Retail	869	660	628		826	676	626	
	Secured by mortgages on immovable property	537	426	284		543	442	262	
	of which: SME	2,206	2,166	94		2,254	2,242	764	
	Exposures in default	88	53	66	27	74	45	55	21
	Items associated with particularly high risk	27	27	34	32	32	32	11	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2	2	2		2	2	2	
	Other exposures	179	179	62		145	145	39	
	Standardised Total ⁴				51				45

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
LATVIA	Central governments or central banks	715	715	0		563	563	0	
	Regional governments or local authorities	11	11	0		11	7	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16	3	1		16	3	1	
	Corporates	1,123	1,031	84		1,247	1,069	97	
	of which: SME	726	626	569		740	644	523	
	Retail	581	472	316		584	483	323	
	Secured by mortgages on immovable property	281	216	127		288	220	126	
	of which: SME	1,222	1,209	621		1,227	1,213	625	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	144	97	112	39	138	92	108	38
	Covered bonds	11	9	11		10	8	11	
	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	3	2	2		3	2	2	
	Other exposures	61	61	21		61	61	20	
	Standardised Total ⁴				55				54

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ESTONIA	Central governments or central banks	921	975	0		703	707	0	
	Regional governments or local authorities	52	43	9		52	49	10	
	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	3	4	1		4	4	1	
	Corporates	976	787	677		824	763	609	
	of which: SME	704	599	489		652	566	462	
	Retail	662	579	377		739	598	390	
	Secured by mortgages on immovable property	380	383	182		396	392	185	
	of which: SME	969	964	335		987	974	338	
	Exposures in default	24	23	6		24	24	5	
	Items associated with particularly high risk	81	62	82	13	71	49	66	11
	Covered bonds	15	10	15		2	2	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		2	2	2	
	Other exposures	63	63	22		63	63	23	
	Standardised Total ⁴				29				25

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 4	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	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	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁴				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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction measures, but includes general credit risk adjustments

(2) Total value adjustments and provisions per counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments

(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)

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reduction exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Luminor Holding AS

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
	(mln EUR, %)	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	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			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 Securitisation position unlike in the results prior to the 2019 exercise.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Luminor Holding AS

		IRB 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
(mln EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total ²				0							0	

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

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

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Luminor Holding AS

As of 31/12/2020

		As of 31/12/2020													
		Direct exposures											Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet			
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)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		5	5	5	5	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		5	5	0	5	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Belgium														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Bulgaria														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Cyprus														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Czech Republic														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Denmark														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		6	6	0	0	0	6	0	0	0	0	11	0	0	
[1Y - 2Y]		4	4	0	0	0	4	0	0	0	0	0	0	0	
[2Y - 3Y]		6	6	0	0	0	6	0	0	0	0	0	0	0	
[3Y - 5Y]		28	28	0	0	0	28	0	0	0	0	0	0	0	
[5Y - 10Y]		15	15	0	8	0	7	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		59	59	0	8	0	52	0	0	0	0	11	0	9	

(mln EUR)		As of 31/12/2020													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Finland														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	France														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Germany														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Croatia														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Greece														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hungary														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Ireland														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Italy														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latvia	4 0 40 17 27 21 0	4 0 40 17 27 21 0	0 0 0 0 0 1 0	0 0 40 16 27 16 0	0 0 0 0 0 0 0	4 0 0 1 0 3 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 65 0 0 0 0 0	0 0 0 0 0 5 0	0 0 0 0 0 5 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	
		109	109	1	99	0	8	0	0	10	65	10	0	7	

[illegible]

As of 31/12/2020

[illegible]

[illegible]

2021 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Luminor Holding AS

As of 31/12/2020

(mln EUR)		As of 31/12/2020												Risk weighted exposure amount
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
								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	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others													

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). In respect 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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Luminor Holding AS

As of 30/06/2021

(min EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
												Off-balance sheet 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	Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions		
								Carrying amount	Notional amount	Carrying amount	Notional amount				
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		5	5	0	5	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		5	5	0	5	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Belgium														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Bulgaria														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Cyprus														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Czech Republic														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Denmark														
[3M - 1Y]															
[1Y - 2Y]															
[2Y - 3Y]															
[3Y - 5Y]															
[5Y - 10Y]															
[10Y - more]															
Total															
[0 - 3M]	Estonia	2	2	0	0	0	2	0	0	0	0	0	0	0	
[3M - 1Y]		2	2	0	0	0	2	0	0	0	0	0	0	0	
[1Y - 2Y]		2	2	0	0	0	2	0	0	0	0	0	0	0	
[2Y - 3Y]		6	6	0	0	0	6	0	0	0	0	0	0	0	
[3Y - 5Y]		35	35	0	0	0	35	0	0	0	0	0	0	0	
[5Y - 10Y]		15	15	0	8	0	7	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		62	62	0	8	0	54	0	0	0	0	4	0	10	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Luminor Holding AS

As of 30/06/2021

		As of 30/06/2021													
		Direct exposures											Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet			
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								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	Finland														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	France														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Germany														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Croatia														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Greece														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Hungary														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Ireland														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Italy														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latvia	0 40 6 11 27 25 36 145	0 40 6 11 27 25 36 145	0 0 0 0 0 1 0 1	0 40 5 11 27 16 0 99	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 10	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 43		

As of 30/06/2021

As of 30/06/2021

[illegible]

As of 30/06/2021

[illegible]

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Luminor Holding AS

As of 30/06/2021

(mln EUR)		As of 30/06/2021													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
								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	Africa														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		Others													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total															
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total															

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

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

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Luminor Holding AS

	As of 30/09/2020										As of 31/12/2020									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁽¹⁾				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			Collaterals and financial guarantees received on non-performing exposures	
		Of which: defaulted	Of which Stage 3			Of which Stage 3						Of which: defaulted	Of which Stage 3			Of which Stage 3				
(mln EUR)																				
Cash balances at central banks and other demand deposits	3,957	0	0	0	0	0	0	0	0	0	4,873	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	301	0	0	0	0	0	0	0	0	0	297	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	263	0	0	0	0	0	0	0	0	0	266	0	0	0	0	0	0	0	0	0
Credit institutions	24	0	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0
Other financial corporations	14	0	0	0	0	0	0	0	0	0	6	0	0	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	0	0	0	0
Loans and advances (including at amortised cost and fair value)	9,787	40	361	361	361	50	127	127	220	0	9,552	35	305	305	305	44	92	92	206	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	119	0	0	0	0	0	0	0	0	0	123	0	0	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	0	0	0	0
Other financial corporations	120	0	0	0	0	0	0	0	0	0	132	0	0	0	0	0	0	0	0	0
Non-financial corporations	4,059	11	205	205	205	24	85	85	107	0	3,847	6	149	149	149	22	56	56	87	0
of which: small and medium-sized enterprises at amortised cost	2,486	11	125	125	125	16	47	47	71	0	2,979	6	90	90	90	18	29	29	58	0
of which: Loans collateralised by commercial immovable property at amortised cost	2,380	4	108	108	108	11	33	33	74	0	2,272	1	96	96	96	9	33	33	63	0
Households	5,490	28	156	156	156	25	42	42	112	0	5,449	28	156	156	156	22	36	36	120	0
of which: Loans collateralised by residential immovable property at amortised cost	4,695	23	127	127	127	19	33	33	94	0	4,704	24	132	132	132	17	28	28	104	0
of which: Credit for consumption at amortised cost	136	1	1	1	1	1	0	0	0	0	123	1	1	1	1	1	0	0	0	0
DEBT INSTRUMENTS other than HFT	14,045	40	361	361	361	50	127	127	220	0	14,722	35	305	305	305	44	92	92	206	0
OFF-BALANCE SHEET EXPOSURES	1,808		38	38	38	6	1	1	0	0	1,852		26	26	26	6	1	1	0	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Performing and non-performing exposures

Luminor Holding AS

	As of 31/03/2021										As of 30/06/2021									
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount ⁵					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ^{1,5}		Collaterals and financial guarantees received on non-performing exposures				
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which Stage 3	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which Stage 3							
		Of which: defaulted	Of which Stage 3						Of which: defaulted	Of which Stage 3										
(mln EUR)																				
Cash balances at central banks and other demand deposits	4,546	0	0	0	0	0	0	0	0	3,520	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	296	0	0	0	0	0	0	0	0	334	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	265	0	0	0	0	0	0	0	0	258	0	0	0	0	0	0	0	0	0	
Credit institutions	24	0	0	0	0	0	0	0	0	24	0	0	0	0	0	0	0	0	0	
Other financial corporations	7	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	45	0	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	256	243	46	69	66	172		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	148	0	0	0	0	0	0	0	0	155	0	0	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	0	0	0	
Other financial corporations	172	0	6	6	6	1	3	3	3	183	0	6	6	6	0	5	5	5	1	
Non-financial corporations	3,724	7	169	169	169	21	47	47	104	3,873	27	147	147	137	23	40	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	96	91	20	22	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	97	88	12	24	22	73		
Households	5,457	37	116	116	116	25	27	27	88	5,530	38	103	103	100	22	24	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	85	83	18	19	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	0	0	
DEBT INSTRUMENTS other than HFT	14,343	44	291	291	291	46	78	78	195	13,595	66	256	256	243	46	69	66	172		
OFF-BALANCE SHEET EXPOSURES	1,980		30	30	30	7	1	1	0	1,765		34	34	34	5	1	1	0		

(1) For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

(2) Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

(3) Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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.

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

2021 EU-wide Transparency Exercise

Forborne exposures

Luminor Holding AS

	As of 30/09/2020						As of 31/12/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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	26	120	55	136	77	22	20	112	56
DEBT INSTRUMENTS other than HFT	644	241	101	95	515		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	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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

Forborne exposures

Luminor Holding AS

	As of 31/03/2021						As of 30/06/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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

(mn EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/09/2021					
	Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment	
		of which: defaulted		of which: defaulted	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		of which: defaulted		of which: defaulted	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		of which: defaulted		of which: defaulted	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹		of which: defaulted		of which: defaulted	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
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 quarrying	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	181	19	19	181	10	0	205	26	26	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	30	14	14	30	4	0	48	16	16	48	4	0	47	16	16	47	5	0
J 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	68	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 opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

2021 EU-wide Transparency Exercise
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
Luminor Holding AS

(mln EUR)	As of 30/09/2020																As of 31/12/2020																					
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered		Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered		Gross carrying amount	
	Performing			Non-performing			Performing			Non-performing			Performing				Public guarantee received in the context of the COVID-19 crisis		Performing			Non-performing			Performing			Public guarantee received in the context of the COVID-19 crisis		Performing			Public guarantee received in the context of the COVID-19 crisis					
	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)							
Gross and advances subject to active EBA-compliant moratoria	220	208	0	20	2	0	2	2	1	0	1	0	0	0	1	0	20	20	0	2	1	0	1	0	0	0	0	0	0	0	0	0	0					
of which: Households	145	144	0	15	0	0	0	1	1	0	1	0	0	0	0	0	20	20	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0					
of which: Collateralised by residential immovable property	141	141	0	14	0	0	0	1	1	0	1	0	0	0	0	0	20	20	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0					
of which: Non-financial corporations	60	64	0	23	1	0	1	1	0	0	0	0	0	0	1	0	2	2	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0					
of which: Small and Medium-sized Enterprises	49	47	0	13	1	0	1	1	0	0	0	0	0	0	1	0	2	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0	0					
of which: Collateralised by commercial immovable property	45	45	0	14	0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					

(mln EUR)	As of 30/09/2020																				As of 31/12/2020											
	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk										Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Maximum amount of the guarantee that can be considered	Gross carrying amount
	Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: likely 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	Performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Non-performing		Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: likely 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				
Loans and advances with expired EBA-compliant moratoria	109	109	0	26	1	0	0	1	1	0	1	0	0	0	0	0	0	0	270	270	0	59	4	1	4	3	2	0	1	1	3	
of which: Households	68	68	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	182	179	7	19	3	1	2	1	1	0	0	0	2	
of which: Collateralised by residential immovable property	59	59	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	170	168	7	18	2	1	2	1	1	0	1	0	2	
of which: Non-financial corporations	41	41	0	20	0	0	0	1	1	0	0	0	0	0	0	0	0	0	90	87	2	40	1	0	1	1	1	0	1	1	1	
of which: Small and Medium-sized Enterprises	35	34	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	80	78	2	34	1	0	1	1	1	0	1	1	1	
of which: Collateralised by commercial immovable property	12	12	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	47	47	0	20	0	0	0	0	0	0	0	0	0	

(mln EUR)	As of 30/09/2020																			As of 31/12/2020																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Maximum amount of the guarantee that can be considered	Gross carrying amount																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
	Performing			Non-performing				Performing			Non-performing				Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures	Performing			Non-performing				Performing			Non-performing				Public guarantee received in the context of the COVID-19 crisis	Inflows to non-performing exposures																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past due or past due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past due or past due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past due or past due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past due or past due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past due or past due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past due or past due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past due or past due <= 90 days			Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past due or past due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past due or past due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past due or past due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past due or past due <= 90 days	Of which: exposures with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)	Of which: likely to pay that are not past due or past due <= 90 days																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			

