

Bank Name	Kommuninvest - group
LEI Code	EV2XZWMLLXF2QRX0CD47
Country Code	SE

This bank did not report data related to COVID-19 in compliance to the Moratoria Reporting and Disclosure.



Key Metrics

Kommuninvest - group

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	737	854	841	923	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	737	854	841	923	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	737	854	841	923	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	737	854	841	923	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	737	854	841	923	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	737	854	841	923	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	386	239	238	273	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	386	239	238	273	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	190.89%	357.38%	353.76%	337.46%	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	190.89%	357.38%	353.76%	337.46%	(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	190.89%	357.38%	353.76%	337.46%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	190.89%	357.38%	353.76%	337.46%	(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	190.89%	357.38%	353.76%	337.46%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	190.89%	357.38%	353.76%	337.46%	(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	51,924	51,478	53,503	9,067	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	1.42%	1.66%	1.57%	10.18%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Kommuninvest - group

	(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	737	854	841	923	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	737	854	841	923	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	51,924	51,478	53,503	9,067	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	51,924	51,478	53,503	9,067	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	1.4%	1.7%	1.6%	10.2%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	1.4%	1.7%	1.6%	10.2%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital Kommunivest - group

		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	737	854	841	923	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	737	854	841	923	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	693	812	798	880	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	60	64	61	64	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR.
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-17	-22	-18	-20	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CBR Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	0	0	0	0	C 01.00 (r300,c010) + C 01.00 (r340,c010)	
	A.1.9	associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 38(1) point (b) (i) and 89 to 91 of CRP; Articles 38(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 258 of CRP; Articles 38(1) point b) (ii) and 279(3) of CRP; Articles 38(1) point b) (iv) point b) (iv) and 153(6) of CRP.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (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 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CBR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r530,c010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r090,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Ter 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	737	854	841	923	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (1910,c010) + C 01.00 (1920,c010) + C 01.00 (1930,c010) + C 01.00 (1940,c010) + C 01.00 (1950,c010) + C 01.00 (1970,c010) + C 01.00 (1974,c010) + C 01.00 (1978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	386	239	238	273	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CBR
- ALQOARCHICKIS	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	190.89%	357.38%	353.76%	337.46%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	190.89%	357.38%	353.76%	337.46%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	190.89%	357.38%	353.76%	337.46%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	737	854	841	923	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	190.89%	357.38%	353.76%	337.46%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
	timate calcul	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re		e otoi ceviet too ore oteb poitroe	annak in khin antautakian			

(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 requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Kommuninvest - group

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	124	35	41	43	C 02.00 (1946, c010) -{C 07.00 (1990, c220, s001) + C 07.00 (110, c220, s001) + C 07.00 (1130, c220, s001) + C 08.01 (1940, c260, s001) + C 08.01 (1940, c260, s001) + C 08.01 (1940, c260, s002) + C 08.01 (1940, c260, s002) - C 08.01 (1950, c260, s0
Of which the standardised approach	124	35	41	43	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	0	0	0	0	C 07.00 (r969, 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 (r040, c260, s002) + C 08.01 (r040, c2
Credit valuation adjustment - CVA	82	74	69	101	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)	0	0	0	0	C 02.00 (R520, c010)
Of which the standardised approach	0	0	0	0	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_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	179	130	127	129	C 02.00 (R590, c010)
Of which basic indicator approach	179	130	127	129	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	386	239	238	273	

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.





Kommuninvest - group

(L 199)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) Interest income	518	697	108	214
Of which debt securities income	510	14	2	3
Of which loans and advances income	11	227	44	92
Interest expenses	469	627	89	178
(Of which deposits expenses)	0	0	0	0
(Of which debt securities issued expenses)	311	389	62	119
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fea and commission income	-1	-1	0	-1
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	0	0	U	U
Gains or (-) losses on financial assets and liabilities held for trading, net	-9	-7	-18	-92
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-23	-17	3	81
Gains or (-) losses from hedge accounting, net	-2	0	1	1
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	0	0	0	0
TOTAL OPERATING INCOME, NET	15	44	4	25
(Administrative expenses)	16	25	6	13
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	0	0	0	1
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-1	-1	0	0
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-1	-1	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
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	0	20	-2	12
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	0	20	-2	9
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	0	20	-2	9
Of which attributable to owners of the parent	0	20	-2	9

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



Total Assets: fair value and impairment distribution

Kommuninvest - group

(min EUR)	٨	ls of 30/09/202	20			As of 31,	/12/2020			As of 31	/03/2021			As of 30/	06/2021		
		Fa	ir value hierare	:hy		Fa	ir value hierar	hy		Fa	ir value hierar	:hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	0				0				0				0				IAS 1.54 (i)
Financial assets held for trading	492	0	474	18	169	0	120	48	422	0	411	11	228	0	216	12	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	13,306	448	12,858	0	11,827	262	11,564	0	11,671	462	11,209	0	11,769	510	11,259	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	37,295				38,827				40,750				41,584				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	154	0	154	0	73	0	73	0	51	0	51	0	49	0	49	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	7				3				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	379				1,658				583				746				
TOTAL ASSETS	51,633				52,558				53,477				54,376				IAS 1.9(a), IG 6

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

(min i	EUR)		٨	s of 30/09/20)20					As of 31	/12/2020					As of 31,	/03/2021					As of 30	/06/2021			
		Gross carr	ying amount		Accu	mulated impair	rment	Gro	ss carrying amo	ount	Accu	mulated impai	irment	Gro	oss carrying amo	ount	Accu	mulated impair	ment	Gross	s carrying amo	unt ⁽²⁾	Accun	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	increase in credit risk since	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	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	2,694	0	0	0	0	0	3,312	0	0	0	0	0	2,207	0	0	0	0	0	4,657	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	34,602	0	0	-1	0	0	35,516	0	0	-1	0	0	38,544	0	0	-1	0	0	36,927	0	0	-1	0	0	Annex V.Part 1.32, 44(a)

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

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Breakdown of liabilities

Kommuninvest - group

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	551	1,840	736	888	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	15,385	14,846	14,911	14,011	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	34,651	34,908	36,730	38,402	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	51	51	34	37	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	7	10	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	0	0	0	0	IAS 37.10; IAS 1.54(I)
Tax liabilities	0	0	0	0	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	242	15	181	75	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	50,879	51,661	52,599	53,424	IAS 1.9(b);IG 6
TOTAL EQUITY	754	896	878	952	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	51,633	52,558	53,477	54,376	IAS 1.IG6

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



Breakdown of liabilities

Kommuninvest - group

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities i	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		601	1,891	770	925	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
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	0	0	0	0	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	111	38	211	99	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	0	0	0	0	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	0	0	0	0	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	Households	0	0	0	0	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	Annex V.Part 1.42(f), 44(c)
Debt securities issued		49,869	49,660	51,373	52,258	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		56	57	56	56	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		50,638	51,646	52,410	53,338	

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2021 EU-wide Transparency Exercise Market Risk

Kommuninvest - group

	SA						IM									IM						
			VaR <i>(Memoran</i>	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR <i>(Memora</i>	andum item)	STRESSED VaR (Memorandum item)	INCREN DEFAUI MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	6	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30	/09/2020									As of 31/1	2/2020					
Traded Debt Instruments Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	ō	ō	ō	ō	ō	ō							ō	ō	ō	ō						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31	/03/2021									As of 30/0	6/2021					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	ŏ	ŏ	ŏ	ŏ							0	ő	ő	ů.						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	0	U	0	0	U	0	0	0	0	0	0	0	0	0	U	0	0	0	0	0	0	

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



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Kommuninvest - group

					Standardise	d Approach			
			As of 30)	09/2020			As of 31)	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central governments or central banks	5,777	5.777			4.690	4,690		
	Central governments or central banks Regional governments or local authorities	5,777	5,/// 44.152	0		4,690	4,690	0	
	Public sector entities	17,200		0		10,20	43,200	0	
	Multilateral Development Banks	895	895	0		735	736	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,949	1,292	116		2,051	789	26	
	Corporates	23,432	8	8		24,117	9	9	
	of which: SME Retail	0	0	0		0	0	0	
	of which: SME	°,							
Consolidated data	Secured by mortgages on immovable property	ő	0	ő		0	ő	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	(
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and comporates with a ST credit assessment	0	0	0		0	0	0	
	Claims on institutions and connorates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	ő	0	ő		0	ő	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	53,613	52,126	124	0	52,136	51,432	35	
-		(1) Original exposure, unlike Ex-	posure value, is reported befo	e taking into account any effect	t due to credit conversion facto	ors or credit risk mitigation techn	iques (e.g. substitution effect	s).	

esposare, unlike bebosare value, is reported before taking into account any effect due to credit conve loard Tritial rises not include the Servitarication encitien unlike in the results wire to the 701% exercise

					Standardise	ed Approach			
			As of 30/	09/2020			As of 31,	12/2020	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUK, %) Central governments or central banks	5,777	5,777	0		4.690	4.690		
	Regional governments or local authorities	19,558	43,574	ő		20,543	44.637	c c	
	Public sector entities	0	0	0		0	0	c	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	C	
	Institutions	1,131	18	3		97	0	C	
	Corporates of which: SME	23,432	8	8		24,117	9	9	
	of which: SME Retail	0	0	0		0	0		
	of which: SME								
SWEDEN	Secured by mortgages on immovable property	0	ő	ő		0	ő	c c	
	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	C	
	Covered bonds	0	0	0		0	0	C	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0		
	Edurty Other exposures	0	0	0		0	0		
	Standardised Total ²	, and the second s	0	0	0	, in the second s		,	0
		(i) original success with the			-				

¹⁰ Obtaind encours, while feature value, innovation before taken tota scourt any effect due to certific memories flastics or certific due totation schedules (i.e. autotation effects).
¹⁰ Total value autometric and memories certainty or commerciane encloses from for scourting and the certification effects.
¹⁰ Total value autometric index orderes certainty or commerciane encloses from for scourting and the certainty effects or certainty and the certainty effects or certainty and the certainty effects and the certainty effects and the certainty effects are certainty or commerciane.

		Standardised Approach								
			As of 30	/09/2020			As of 31	/12/2020		
	(mh 886, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 2	Control and exercises of exist of homes in the initial exercises of herein and exercises with a set of control and exercises of herein and exercises with a set of and and exercises of herein and exercises with a set of and and exercises of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of and a set of herein and exercises with a set of herein and exercises with a set of herein and exercises and exercises with a set of herein and exercises and exe	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							0	
	Standardised Total ²	-		-	0				0	

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		Standardised Approach							
			As of 30	/09/2020			As of 31	/12/2020	
	(min FLIP - 94)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	c	0		0	C	0	
	Regional governments or local authorities Public sector entities	0	2	0		0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	c	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0		0		0		0	
	Retail	0	c c	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default			0	0	0	0	0	
	Items associated with particularly high risk	0		0		0	0	0	
	Covered bonds	0	0	0		0	C	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	2	0		0	0	0	
	Collective investments undertakings (CLU) Equity					0			
	Other exposures	0	Ċ	0		0	0	0	
					0				

Control of the state of th

		Standardised Approach								
			As of 30	/09/2020			As of 31	/12/2020		
	(min EUR, 55)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 4	Control anownmonity or control hanks to activate anownmonity of head Authorities Markiteles anownmonity for head Authorities Markiteles and Toronkinesen Einske Markiteles and Authorities and Authories and A				0					
			d provisions per country of co		et due to credit conversion facts acuristisation exposures. addition					



Credit Risk - Standardised Approach Kommuninvest - group

					Standardise	d Approach				
			As of 30,	/09/2020			As of 31	/12/2020		
	(min 505, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 5	Carlot a consensation to exterior backs activation overcomments includion overcomments includion of constants Health and Constants Health and Constants Health and Constants Health and Constants Health and Constants Health and Constants of select 395 of select 395 Health and Constants Health and Constants Health and Constants Health and Constants Constant And And Constant And Constant And Constants Constants Constants Constants Constants Constants Constants Health and Constants Health and Constant				0				0	
			d provisions per country of cou		ct due to credit conversion facto curistisation exposures, addition					
		Standardised Approach								

		Standardised Approach								
			As of 30	/09/2020			As of 31	/12/2020		
	(mh 886, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities Public sector entities	0	0	0		0				
	Multilateral Development Banks	0				0				
	International Organisations	ō	0	0		0	i			
	Institutions	0	0	0		0	0	0 0		
	Corporates	0	0	0		0	0	0 0		
	of which: SME	0	0	0		0	(0		
Country of	Retail of which: SME	0	0	0		0	0			
	or which: SME Secured by mortgages on immovable property	0	0	0		0				
Counterpart 6	of which: SME	0				0				
	Exposures in default	0	0	0	0	0	č			
	Items associated with particularly high risk	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 undertakinos (CIU)	0	0	0		0	0	0		
	Eaulty Other exposures	0	0	0		0				
	Standardised Total ²			, i i i i i i i i i i i i i i i i i i i	0			, i i i i i i i i i i i i i i i i i i i		

¹⁰ Obtained assesses, while Ensures value, is received and we have a sum of an end of the sum of the sum of an end of the sum of an end of the sum of an end of the sum of the sum of an end of the sum of t

					Standardise	ed Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(mh 886, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Catrial accomments or catrial backs Records overcomments or local authorities Parallelited Constants Parallelited Constants Parallelited Constants Exercised Constants Exercised Constants Exercised Constants Parallelited Constants Paralle				• • •	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			c
	Standardized Total ²				0				

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					Standardise	a Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	(min E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 8	Control anovements or control basis Androida anovements or focal authorities authoritication basis basis and authorities basis and authorities basis and authorities basis and authorities basis and authorities authorities basis and authorities authorities authorities basis and authorities authorities authorities basis and authorities basis and authorities calling and authoriti				• • •				0
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		Standardised Approach									
			As of 30	/09/2020			As of 31	/12/2020			
	(mh 886, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 9	Control account of control backs Androidal accounter backs Androidal accounter backs Androidal accounter backs Interactional Oracanas Interactional Oracanas Interaction				•	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0		
	Standardised Total ²				0						

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					Standardise	ed Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(mh 848, %)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control accountering or control backs in Acadia accountering or local automatics Acadia accountering of local automatics Acadia control and accountering of local Mathematics in a second accountering of loca					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0
	Other exposures Standardised Total ²	0		0	0	0	0	0	0

¹⁰ Obtain allocates, utilità ficazione value, la recordet allere tatilo into accourte aut effet da la locali conventi nel moltario intervisione in au adultationi effettosi.
¹⁰ Obtaina allocates atta d'avoidante au accutor d'a cuaterante actudos ficas fica accutataria essavanas, additional valuatores tatilo ad other con funda naturcitori se atta da adultatione essavanas. Additional valuatores tatilo ad other con funda naturcitori se atta da adultatione essavanas. Additional valuatores tatilo ad other con funda naturcitori se adultati lo bese firma constrataria essavanas. Additional valuatores tatilo ad other con funda naturcitori se adultati lo bese firma constrataria essavanas. Additional valuatores tatilo ad other con funda naturcitori se adultati lo bese firma constrataria essavanas. Additional valuatores tatilos ad other con funda naturcitori se adultati lo bese firma constrataria essavanas. Additional valuatores tatilos ad other con funda naturcitori se adultational de losse firmas da adultationad de losse firmas da adul



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Kommuninvest - group

					Standardise	ed Approach				
			As of 31,	/03/2021			As of 30	0/06/2021		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
	(min EUR, %)									
	Central oovernments or central banks	6,673 20,695	6,673 45,091	0		6,778 21.466	6,778 45.821	0		
	Regional governments or local authorities Public sector entities	20,093	40,091	0		21,400	93,621	0		
	Public sector entities Multilateral Development Banks	776	776	0		784	784	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	2,298	884	31		873	873	32		
	Corporates	23,999	10	10		24,725	11	11		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
Consolidated data		0	0	0		0	0	0		
	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0	-	0	0	0	-	
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Eoulty	0	0	0		0	0	0		
	Other exposures	54.44	52.425	41		54.627	54.000	43		
	Standardised Total ²	54,441 (1) Original exposure, unlike E:	53,435		0		54,268			

(1) Original exposure, while beposure value, is reported balow taking into account my effect due to credit conversion factors or credit nik mitigation techniques (e.g. substitution (2) Bandardised Total does not include the Securativation position unlike in the results prior to the 2019 exercise.

		Standardised Approach								
			As of 31,	03/2021		As of 30/06/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	(min EUR, %) Central governments or central banks	6,673	6,673	0		6.778	6.778			
	Central governments or central banks Regional governments or local authorities	20.695	44,529	0		21.016	6,778	0		
	Public sector entities	20,055		0		11,010	-3,371			
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0		0		0	0	0		
	Institutions	201	0	0		0	0	0		
	Corporates	23,999	10	10		24,725	11	11		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
SWEDEN	of which: SME	0	0	0		0	0	0		
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exeosures in default	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	u u	0		0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	ő		0			0	0		
	Equity	0		0						
	Eduity Other exposures	ő		0			0	0		
	Chandrad Tabal ²			-			-	-		

Cognial opeans, while Ensure velow, is reported Infers taking the accurate any effect due to excit connects or credit rule interpretation interpretation of the ensure additional interpretation of the ensure addition of the ensure addition of the ensure addition of the ensure additional interpretation of the ensure addition of the ensure additinterpretation of the ensure addition of the ensure addit

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(m) £88. %)	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0		0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0			0		0	
	International Organisations	0	0	0		0	č	0	
	Institutions	0	0	0		0	c	0	
	Corporates of which: SME	0	0	0		0	2	0	
	Retail	0	0	0		0	č	ő	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 2	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	č	0	
	Items associated with particularly high risk	0	0	0		0		0	
	Covered bonds	0	0	0		0		0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0		0	
	Equity	0	0	0		0	č	0	
	Other exposures	0	0	0		0		0	
	Standardised Total ²				0				

Copyring expression, which Express values, a reporter that the strain give accurate of the strain control on the strain contro ontering control on the strain control on the strain control on th

					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh £88, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 3	Central provements or central backs. Andrea arconvertise Andrea in convertise Andrea in termine in the second second second Andrea in the second				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
1	Standardised Total ²		-	-	0	-		-	0

Open of segment, make Experiment values, a importabilities that the same method has be transformed before source of the same method has been and control and experiments (and a same method has been and control and and and and a same method has been and control and advectories (ANd) and other some function control and and advectories (ANd) and other some function control and and advectories (ANd) and advectories (ANd) and other some function control advectories (ANd) a

					Standardise	d Approach							
			As of 31,	/03/2021			As of 30	/06/2021					
	(mh E.R., %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²				
	Central assermments or central banks Resional overmments or focal studio/Blas Public sector entities Multilateral Oversionent Banks Disternational Oversitations Components Comp			000000000000000000000000000000000000000		000000000000000000000000000000000000000							
Country of													
	Exosures in default Rema saccolated with particularly high risk Covered bondt Calans on institutions and concertaiss with a ST credit assessment Calans in investments underskings (CTU) Calation Calations												
	Standardised Total ²			0	0								
		(2) Total value adjustments a			ect due to credit conversion fact ecuristisation exposures, additio								

(1) Organ exposure, unine reposure value, is represente control samp im account any erricci care to creat convenion nactors or creat: national particle samples (e.g., secondation erricci) (2) Tata value adjustments and provides per contry of counterparty excludes those for securidisation exposures, additional valuation adjustments (AVAe) and other own funds reduction exposures, but includes general credit risk adjustments.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Kommuninvest - group

					Standardise	d Approach								
			As of 31,	/03/2021			As of 30	/06/2021						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min EUR. %) Central governments or central banks	0	0	0		0								
Country of Counterpart 5	Nakasatu anamana se kura anakasi Anahasatu enda se kura anakasi Anahasatu enda se kura Anahasatu anakasi Corporatio Corpo				0	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0					
	Other exposures Standardised Total ²	0	0	0		0		0						
				(1) Option approach, which Coppens value, in product Morei Matter (1) and work of the Coppensition of t										

ation techniques (e.g. substitution e ents (AVAs) and other own funds rec Cirginal exposure, unlike Exposure value, is reported before taking into a (2) Total value adjustments and provisions per country of counterparty exclu-exposures, but includes general credit risk adjustments. account any effect due to credit conversion factors or ludes those for securistisation exposures, additional val

Counterparts of formation with and can write the first of the first seasonest of the first					Standardise	d Approach			
Contral species Contral sp			As of 31	/03/2021			As of 30	/06/2021	
Country of Count and an advance and an advance of the advance of t	(min Fig. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Collective investments undertablismic (CUU) U <th>Cathril operanets or control tasks Readeral operations of hold authorities Publisher Control (Control (Contro</th> <td></td> <td></td> <td></td> <td>• • •</td> <td></td> <td></td> <td></td> <td></td>	Cathril operanets or control tasks Readeral operations of hold authorities Publisher Control (Control (Contro				• • •				

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				Standardise	d Approach			
		As of 31	/03/2021			As of 30,	/06/2021	
(mb Fig. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Country of				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			o
Other exposures	0	(0		0	0	0	

					Standardise	a Approacn			
			As of 31,	/03/2021			As of 30	06/2021	
	(mh 2.8, %)	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Oroanisations Institutions Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
Country of Counterpart 8	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) Eouitv	0	0	0		0	0	0	
	Other exposures	0	0	0	-	0	0	0	

Control and a second seco

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(m) 506 %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Cathal accounting or cathal backs Records an accounting of local authorities Records and accounting of local Records and accounting of local Records and accounting of local Records and accounting of local Records of local accounting of local accounting of local Records of				••••	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total ²				0				

Control of the second sec

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	(m)n 19 (P - %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control experiments or control tables Andre accounter for fact all advertises Andre accounter for fact all advertises Andre accounter factors the advertises of the accounter factors factors and accounter factors Andre accounter factors accounter factors of advect. SSE of advect. SSE of advect. SSE accounter factors and a factor factors accounter factor and accounter with a 57 contR assessment Collice in institutions and concounter with a 57 contR assessment Collice for institutions and concounter and with a 57 contR assessment Collice for institutions and concounter and with a 57 contR assessment Collice for institutions and concounter and with a 57 contR assessment Collice for institutions and concounter and with a 57 contR assessment Collice for institutions and concounter and with a 57 contR assessment Collice for institutions and concounter and with a 57 contR assessment Collice for institutions and concounter and with a 57 contR assessment Collice for institutions and concounter and with a 57 contR assessment Collice for institutions and concounter and with a 57 contR assessment Collice for institutions and concounter and with a 57 contR assessment Collice for institutions and concounter and with a 57 contR assessment Collice for institutions and concounter and with a 57 contR assessment Collice for institutions and concounter and with assessment Collice for institutions and concounter and with a 57 contR assessment Collice for institutions and concounter and with a 57 contR assessment Collice for institutions and concounter and with and assessment Collice for institutions and concounter and with and assessment ContR assessment and assessment and assessment ContR assessment and assessment and assessment and assessment ContR assessment and assessment assessmen				•	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total ²				0				0

(1) Objiral reports, while Openers value, is reported below taking vite account any effect due to cosist cross end from endershorizons (e.g., a shaftschor effect); (2) Takin value, a displanting of providers crossity of contreparts excludes flow of the contribution subjecterity. (Hold) and ther can find in subclasses additional values adjustments (Hold) and other can find in subclasses effect).

Credit Risk - IRB Approach

Kommuninvest - group

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

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

Kommuninvest - group

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

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.





							Kommuninvest - grou	D						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more	Belgium													
Total Total [0-3M / [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
IO - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 3Y [[5Y - 10Y [[10Y - more Total	Estonia													



							Kommuninvest - group	0						
							As of 31/12/2020							
						Dire	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	1ce sheet	_
												Off-balance s	neet exposures	
				[Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
15Y - 10Y1 10Y - more Total [0 - 3M] [3M - 1Y1 [3M - 1Y1 [2Y - 3Y1 [3Y - 10Y1 [10Y - more Total	France													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Germany													
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M [3M - 1Y 1Y - 2Y 2Y - 3Y 2Y - 5Y	Greece													
[31 - 317] [5Y - 10Y] [10Y - more Total [0 - 3M] [3W - 1Y] [1Y - 2Y] [3Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia													



							Kommuninvest - grou	0						
							As of 31/12/2020							
				On halo	h h	Dire	ct exposures					051		
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
				[Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Malta													
1101 - more Total [0 - 3M f [3 M - 1Y f [1 Y - 2Y f [2 Y - 3Y f [3 Y - 5Y f [5 Y - 10Y f [100 ' - more Total [0 - 2M f	Netherlands													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Poland													
101 - 011 15Y - 10Y (100 - more Total 10 - 3M (1 3M - 1Y (1 2Y - 2Y (1 3Y - 5Y (1 3Y - 5Y (1 5Y - 10Y (1 0Y - more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more [10Y-T	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Stovakia													
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



							Kommuninvest - group							
							As of 31/12/2020							
						Dire	ct exposures							-
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	5.170 3.633 4.032 4.673 4.622 2.396 571 25.097	5,170 3,653 4,032 4,673 4,622 2,396 571 25,097	0 0 0 0 0 0	422 1,816 1,135 1,056 711 43 0 5,183	0 0 0 0 0 0	4,748 1,817 2,897 3,617 3,911 2,353 571 19,914	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	9 55 10 28 12 8 13 135	0 0 0 0 0 0	0
[0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f [5Y - 10Y [f 10Y - more Total	United Kingdom													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [10Y - more Total [0 - 3M]	Liechtenstein													
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	Canada													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	nce sheet	4
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [17-2Y] [27-3Y] [37-5Y] [5Y-10Y] [107-more Total	Japan													
Total [0 - 3M [[3M - 1Y [[3Y - 2Y [[2Y - 3Y [[3Y - 5Y [[3Y - 10Y [[3Y - 10Y [[0 - 3M [[3M - 1Y [[3M - 1Y [u.s.													
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China													
[0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

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

(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). Inspective 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 hem 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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe 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.



		Kommuninvest - group												
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	ı negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Belgium													
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Cyprus													
10-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
IO-3M [[3M-1Y] [3M-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



							Kommuninvest - group	0						
							As of 30/06/2021							
				On helenes a	h A	Dire	ct exposures		Devive	····-		05 1-1-		_
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	-
												Off-balance s	neet exposures	
				[Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Germany													
Total Total [0-3M] [17 - 2Y] [17 - 2Y] [37 - 5Y] [37 - 5Y] [107 - more Total [0-3M]	Croatia													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [2Y - 5Y]	Greece													
137 - 1071 130 - more Total 10 - 3M1 138 - 171 127 - 371 137 - 571 137 - 571 1577 - 1071 107 - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Italy													
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							Kommuninvest - group	0						
							As of 30/06/2021							
						Dire	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	1ce sheet	_
												Off-balance s	neet exposures	
				[Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
15Y - 10Y1 10Y - more Total [0 - 3M] [3M - 1Y1 [3M - 1Y1 [2Y - 3Y1 [3Y - 10Y1 [10Y - more Total	Luxembourg													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Maita													
Total Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0 - 3M [3M - 1Y 1Y - 2Y 2Y - 3Y 2Y - 5Y	Poland													
[31 - 317] [5Y - 10Y] [10Y - more Total [0 - 3M] [3W - 1Y] [1Y - 2Y] [3Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania													
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Słovakia													
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													



							Kommuninvest - group)						
							As of 30/06/2021							
				On balance sl	heet	Dire	ct exposures		Deriva	tives		Off balar	co sheet	
	(min EUR)			- On balance si					Deriva					
												Off-balance sh	eet exposures	
				[Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	8,049 3,265 4,689 3,542 5,142 2,268 577 27,533	8,049 3,266 4,689 3,542 5,141 2,268 577 27,533	0 0 0 0 0 0 0	817 1,321 1,284 992 636 42 0 5,092	0 0 0 0 0 0 0	7,232 1,945 3,405 2,550 4,506 2,226 577 22,441	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	4 9 63 49 59 1 187	0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [2Y-3Y]	Liechtenstein													
137 - 107 f 130 - more Total f 0 - 3M f f 3M - 1Y f f 2Y - 3Y f f 3Y - 5Y f f 3Y - 5Y f f 3Y - 5Y f f 0Y - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



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



General governments exposures by country of the counterparty

							Kommuninvest - group	0						
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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 sovereign exposures is and 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 "Chers".

(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). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th

(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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(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

Kommuninvest - group

				As of 30/09/202	:0								As of 31/12/202	:0			
		Gro	oss carrying amount		Accumulat changes in provisions	ed impairment, a fair value due to f	accumulated o credit risk and	Collaterals and financial guarantees		Gn	oss carrying amo	unt		Accumulate changes in provisions ⁴	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial guarantees
		Of which performing but past due >30	Of which non-per	orming ¹	On performing exposures ²	On non-perfor	ming exposures ³	received on non- performing exposures		Of which performing but past due >30	Of w	hich non-perfor	1	On performing exposures ²	On non-perform		received on non- performing exposures
(min EUR)		days and <=90 days	Of which defaulted				Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	0	0	0	0 0	C		0	0	0	0	0	c	0 0	0	0	0	0
Debt securities (including at amortised cost and fair value)	3,851	0	0	o 0	0		0	0	4,172	0	0		, a	0	0	0	0
Central banks	0	0	0	0 0			0	0	0	0	0			0 0	0	0	0
General governments	2,243	0	o	0 0			0	0	2,794	0	0		0 0	0 0	0	0	0
Credit institutions	1,608	0	o	0 0			0	0	1,378	0	0		0 0	0 0	0	0	0
Other financial corporations	0	0	o	0 0			0	0	0	0	0			0	0	0	0
Non-financial corporations	0	0	0	0 0			0	0	0	0	0	(0 0	0 0	0	0	0
Loans and advances(including at amortised cost and fair value)	46,751	0	0	0 0	1		0	0	46,483	0	0) a	1	0	0	0
Central banks	3,518	· 0	o	o c	, c		0 0	0	1,887	0	0		o (0 0	0	0	0
General governments	19,166	i 0	0	o c) (0 0	0	20,404	0	0		0 0	0 0	0	0	0
Credit institutions	1,281	. 0	0	o c	, c		0 0	0	169	0	0		o (0 0	0	0	0
Other financial corporations	3,208	0	0	0 0			0 0	0	3,379	0	0		0 0	0 0	0	0	0
Non-financial corporations	19,577	0	0	0 0			0 0	0	20,643	0	0		0 0	0 0	0	0	0
of which: small and medium-sized enterprises at amortised cost	0	0	o	0 0			0	0	0	0	0			0 0	0	0	0
of which: Loans collateralised by commercial immovable property at amortised cost	0	0	o	o 0	a		0	0	0	0	0	c) a	0	0	0	0
Households	0	0	0	0 0	, c		0 0	0	0	0	0		0 0	0 0	0	0	0
of which: Loans collateralised by residential immovable property at amortised cost	0	0	o	o 0	c		0	0	0	0	0	c) c	0	0	0	o
of which: Credit for consumption at amortised cost	0	0	0	0 0	C		0	0	0	0	0		0 0	0	0	0	0
DEBT INSTRUMENTS other than HFT	50,602	0	0	0 0	1		0	0	50,655	0	0		0 0	1	0	0	0
OFF-BALANCE SHEET EXPOSURES	941		o	0 0	c		0	0	169		0	c) C	0	0	0	o

¹⁰ For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here specified informations, subtleted Part (Part 1) ¹⁰ For the evolution of non-performant as and changes in far value of the credit risk and provisions (instruments at far value of bern triange) ¹⁰ Institutions report and changes in far value of the credit risk and changes in far value of the credit risk and provisions (instruments at far value of bern triange) ¹⁰ For the evolution of non-performant as and changes in far value of the credit risk and provisions (instruments at far value of bern triange) ¹⁰ For the evolution of non-performant on instruments are discloaded with provisions (instruments at far value of bern triange) ¹⁰ For the evolution of non-performant on instruments are reported investores (the instruments) in discloaded with provisions (instruments at far value of bern triange) ¹⁰ For analyze (21) For some control instruments are reported in reported



Performing and non-performing exposures

Kommuninvest - group

					As of 31/03/202	1				As of 30/06/2021										
		Gros	ss carrying amo	unt		Accumulation changes in provisions ⁴		accumulated o credit risk and	Collaterals and financial guarantees		Gro	oss carrying amou	ınt ^s		Accumulation changes in provisions ⁴	ed impairment, a fair value due to .5	ccumulated credit risk and	Collaterals and financial		
		Of which performing but past due >30	Of w	Of which non-performing ¹		On performing exposures ²	On non-perfor	On non-performing exposures ³			Of which performing but past due >30			ming ¹	On performing exposures ²	On non-performing exposures ³		guarantees received on non- performing		
(min EUR)		days and <=90 days		Of which: Of whi defaulted		exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures		
Cash balances at central banks and other demand deposits	0	0	0	0	0	0		0 0	0	0	0	0		0 0	0	C	0	0		
Debt securities (including at amortised cost and fair value)	3,136	0	0	0	0	0			0	5,665	0	0	c	0 0	0	0	0	0		
Central banks	0	0	0	0	0	0			0	0	0	0	(0	(0 0	0		
General governments	1,681	0	0	0	0	0			0	4,173	0	0	(0	(0	0		
- Credit institutions	1,454	0	0	0	0	0			0	1,493	0	0	(o 0	0 0	(0 0	0		
Other financial corporations	0	0	0	0	0	0			0	0	0	0	(o 0	0 0	(0 0	0		
Non-financial corporations	0	0	0	o	0	0			0	a	0	0	(D 0	0 0	0	o 0	0		
Loans and advances(including at amortised cost and fair value)	49,286	0	0	0	0	1		o a	0	47,688	0	0		o a	1	c	0	0		
Central banks	4,974	0	0		0	0				2,591	0	0	(0			0		
	.,		-	-	-	-			-	-,	-	-						-		
General governments	20,419	0	0	0	0	0			0	20,755	0	0	(D 0	0	(0 0	0		
Credit institutions	265	0	0	0	0	0		0 0	0	159	0	0	(o (0 0	(0 0	0		
Other financial corporations	3,224	0	0	0	0	0		0 0	0	3,205	0	0	(D 0	0 0	(0 0	0		
Non-financial corporations	20,405	0	0	0	0	0		0 0	0	20,978	0	0	(D (0 0	(0	0		
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0			0	0	0	0	(0	(0		
of which: Loans collateralised by commercial immovable property at	, ,		-			Ĭ					-	ľ			Ĩ			, i i i i i i i i i i i i i i i i i i i		
amortised cost	0	0	0	0	0	0			0	0	0	0	C	0	0	G	•	0		
Hauseholds		~											,							
nousenous	U	U	U		U	U	"				U	0	l		, 0	L L	' ·	0		
of which: Loans collateralised by residential immovable property at			0																	
amortised cost	Ů	ľ	U		, v	, i	`		ľ	°	ľ			1				, i		
of which: Credit for consumption at amortised cost	0	0	0	0	0	0		0 0	0	0	0	0	(0	0	C	0	0		
DEBT INSTRUMENTS other than HFT	52,422	0	0	0	0	1		0 0	0	53,353	0	0	(0 0	1	C	0	0		
OFF-BALANCE SHEET EXPOSURES	374		0	0	0	0) a	0	541		•	c	o a	0	c		0		
	(1) For the definition				1		1					1		1						

(1) for the definition of non-performing exposures please refer to COMPESION INFLUENTING REGLATION (EU) 2015/227 of 3 January 2015, AMREV V, Pat 2-1-emplate related instructions, substate 39 (2) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of the related instructions, substate 34 (3) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of the related instructions, substate 34 (3) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of the related instructions, substate 34 (3) Institutions report here specific allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of the related instruments at an value other than HTT) (4) Or the o-balance sheet turners, accumulated impairments and accumulated regative changes in far value of the rowers, for the related and this sign convertion, information is disclosed with a positive sign. This is because, based to into sign convertion, the provisions (into miners) is a convertion with the FIREP sign remembers in the rowers of the rowers into sign convertion, the provisions (into miners) is a convertion. This is because, based to into sign convertion, the provisions in far value due to credit risk and provisions (into miners) is a convertion. This is because, based to into sign convertion, the provisions of and related into miners that are parable registrate and related into miners are parable registrate and related and related into miners are parable registrate and related and related

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise

Forborne exposures

Kommuninvest - group

			As of 30/	09/2020		As of 31/12/2020								
		ying amount of with forbearance	Accumulated in accumulated c value due to cr	mpairment, hanges in fair redit risk and exposures with		ancial guarantees kposures with e measures		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures		
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0		0	0	0	Ö	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)	0	0	0	0	o	0	0	0	0	0	o	0		
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	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0		
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0		0	0	0	0	0			
Households	0	0	0	0	0	0	0	0	0	0	0	0		
DEBT INSTRUMENTS other than HFT	0	0	0	0			0	0	0	0	0			
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0		
QUALITY OF FORBEARANCE ²														
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0							

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

Kommuninvest - group

			An ef 21	/03/2021		As of 30/06/2021									
		ying amount of with forbearance	Accumulated i accumulated o value due to c	mpairment, changes in fair redit risk and exposures with		ancial guarantees kposures with e measures		ving amount of with forbearance	Accumulated in accumulated cl value due to cr	npairment, hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	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)	0	0	0	0	0	o	0	0	0	0	0	0			
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	0	0	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0			
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0		0	0	0	0	0				
Households	0	0	0	0	0	0	0	0	0	0	0	0			
DEBT INSTRUMENTS other than HFT	0	0	0	0	0		0	0	0	0	0				
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0								

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

bit bit <th></th> <th colspan="7">As of 30/09/2020</th> <th></th> <th>AS OF 31</th> <th>L/12/2020</th> <th></th> <th></th> <th></th> <th></th> <th>AS OT 31</th> <th>/03/2021</th> <th></th> <th></th> <th></th> <th></th> <th>AS OF 3U</th> <th>/06/2021</th> <th></th> <th></th>		As of 30/09/2020								AS OF 31	L/12/2020					AS OT 31	/03/2021					AS OF 3U	/06/2021		
h norm no			ying amount					Gross car	ying amount					Gross carr	rying amount					Gross can	rying amount				
Account Openal Image: Control Openal Openal <t< th=""><th>(min FIIP)</th><th></th><th>non-</th><th>of which:</th><th>and advances subject to</th><th></th><th>changes in fair value due to credit risk on non-performing</th><th></th><th>non-</th><th>of which:</th><th>and advances subject to</th><th></th><th>changes in fair value due to credit risk on non-performing</th><th></th><th>non-</th><th>of which:</th><th>and advances subject to</th><th>impairment¹</th><th>changes in fair value due to credit risk on non-performing</th><th></th><th>non-</th><th>of which:</th><th>and advances subject to</th><th></th><th>changes in fair value due to credit risk on non-performing</th></t<>	(min FIIP)		non-	of which:	and advances subject to		changes in fair value due to credit risk on non-performing		non-	of which:	and advances subject to		changes in fair value due to credit risk on non-performing		non-	of which:	and advances subject to	impairment ¹	changes in fair value due to credit risk on non-performing		non-	of which:	and advances subject to		changes in fair value due to credit risk on non-performing
Shore and summa 0	(nur corry)						exposures*						exposures*						exposures*						exposures*
Change in the constraint of the constraint		1	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0
Belactive state 1/20 0 0 1/20 0 <		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
number 1,10 0 0 0,0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Strate 1,17 0 0 720 0 0 1,235 0 0 1,235 0 0 1,235 0 0 1,235 0 0 1,234 0 0 1,234 0 0 <		,	0	0	1,084	0	0	1,839	0	0	1,221	0	0	1,787	0	0	1,197	0	0		0	0	1,219	0	0
Childray and read prior 0	E Water supply	1,147	0	0	760	0	0	1,245	0	0	872	0	0	1,234	0	0	872	0	0	1,267	0	0	892	0	0
Intersection and observes 322 0 0 211 0 0 0 180 0 390 0 390 0 390 0 390 0 390 0 390 0 390 0 390 0 390 0 390 0 390 0 390 0 390 0 390 0 390 0 390 0 390 0 390 0 390 0 0 390 0 0 390 0 0 0 390 0 0 0 390 0 0 0 390 0 0 0 390 0 0 0 390 0 0 0 390 0 0 390 0 0 0 390 0 0 0 390 0 0 0 390 0 0 0 390 0 0 111100 0 0 11100	F Construction	76	0	0	37	0	0	83	0	0	56	0	0	81	0	0	55	0	0	79	0	0	49	0	0
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	G Wholesale and retail trade	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Information and demonscription and demonscripticon andemonscription and demonscription and demonscriptio	H Transport and storage	323	0	0	231	0	0	380	0	0	305	0	0	393	0	0	319	0	0	458	0	0	381	0	0
KP inside and finances and before and former solution and former solution and former solution and defense and defense and former solution and defense and defense and former solution and defense and former soluting and former soluting and former soluting and forme	I Accommodation and food service activities	47	0	0	30	0	0	50	0	0	36	0	0	48	0	0	35	0	0	49	0	0	42	0	0
Understand and before 1464 0 0 13.29 0 0 11.49 0 0 15.322 0 0 15.312 0 0 15.312 0 0 15.312 0 0 15.312 0 0 15.312 0 0 15.312 0 0 15.312 0 0 15.312 0 0 15.312 0 0 15.312 0 0 15.491 0 0 11.277 0 0 87/965001 1.314 0 0 1.407 0 0 1.314 0 0 1.407 0 0 1.318 0 0 1.237 0 0 0 1.318 0 0 1.237 0 0 0 1.318 0 0 1.237 0 0 0 1.417 0 0 1.417 0 0 0 1.447 0 0 1.318 0 0 1.238 <	J Information and communication	91	0	0	21	0	0	95	0	0	25	0	0	93	0	0	23	0	0	96	0	0	27	0	0
MP/decompond constrained and space of a second constrained constrating and space of a second constrained constr	K Financial and insurance activities		0	0	19	0	0		0	0	20	0	0	32	0	0	21	0	0	43	0	0	31	0	0
Schwar 1,14 0 0 1,08 0 1,04 0 1,08 0 0 1,01 0 0 1,01 0 0 1,08 0 0 1,01 0 0 0 1,08 0		14,640	0	0	10,390	0	0	15,289	0	0	11,479	0	0	15,132	0	0	11,387	0	0	15,493	0	0	11,717	0	0
active 39 0 0 22 0 0 11 0 0 24 0 0 12 0 0 12 0 0 12 0 0 12 0 0 14 0 0 24 0 0 16 0 13 0 14 0 0 24 0 0 13 0 14 0 0 24 0 13 0 14 0 0 24 0 13 0 14 0 0 25 0 0 23 0 0 24 0 23 0 0 24 0 0 23 0 0 23 0 0 23 0 0 23 0 0 23 0 0 23 0 0 23 0 0 23 0 0 23 0 0 23 0 0 23 <td></td> <td>1,314</td> <td>0</td> <td>0</td> <td>1,057</td> <td>0</td> <td>0</td> <td>1,443</td> <td>0</td> <td>0</td> <td>1,203</td> <td>0</td> <td>0</td> <td>1,417</td> <td>0</td> <td>0</td> <td>1,196</td> <td>0</td> <td>0</td> <td>1,464</td> <td>0</td> <td>0</td> <td>1,296</td> <td>0</td> <td>0</td>		1,314	0	0	1,057	0	0	1,443	0	0	1,203	0	0	1,417	0	0	1,196	0	0	1,464	0	0	1,296	0	0
non-starting starting 7h 0 0 65 0 60 60 54 0 0 79 0 0 53 0 62 62 0 54 0 0 79 0 0 53 0 62 63 63 64 63 64 <t< td=""><td></td><td>39</td><td>0</td><td>0</td><td>32</td><td>0</td><td>0</td><td>41</td><td>0</td><td>0</td><td>34</td><td>0</td><td>0</td><td>40</td><td>0</td><td>0</td><td>33</td><td>0</td><td>0</td><td>40</td><td>0</td><td>0</td><td>33</td><td>0</td><td>0</td></t<>		39	0	0	32	0	0	41	0	0	34	0	0	40	0	0	33	0	0	40	0	0	33	0	0
PE6Action 49 0 0 18 0 0.53 0 0 25 0 0.53 0 0.53 0.0 0.53 0.0 0.53 0.0 0.0 23 0.0 62 0.0 0.28 0.0		76	0	0	45	0	0	80	0	0	54	0	0	79	0	0	53	0	0	82	0	0	54	0	0
Arthone 0 </td <td></td> <td>49</td> <td>0</td> <td>0</td> <td>18</td> <td>0</td> <td>0</td> <td>53</td> <td>0</td> <td>0</td> <td>25</td> <td>0</td> <td>0</td> <td>53</td> <td>0</td> <td>0</td> <td>23</td> <td>0</td> <td>0</td> <td>62</td> <td>0</td> <td>0</td> <td>28</td> <td>0</td> <td>0</td>		49	0	0	18	0	0	53	0	0	25	0	0	53	0	0	23	0	0	62	0	0	28	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	R Arts, entertainment and recreation	13	0	0	4	0	0	14	0	0	5	0	0	14	0	0	6	0	0	15	0	0	6	0	0
	S Other services	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0
Loging and advances 19.577 0 0 113729 0 0 20.643 0 0 15.335 0 0 20.405 0 0 15.221 0 0 20.978 0 0 15.777 0 0	Loans and advances	19,577	0	0	13,729	0	0	20.643	0	0	15.335	0	0	20,405	0	0	15.221	0	0	20.978	0	0	15,777	0	0

⁽¹⁰ The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), 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) to 6080 2014 - 115 on Supervisory regording.

EBA EUROPEAN BANKING AUTHORITY

2021 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Kommuninvest - group

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021	1		As of 30/06/2021					
	Loans and advance					Loans and advance					Loans and advance					Loans and advances					
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing				
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days	•	Unikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days	
Gross carrying amount	46,751	46,751	0	0	0	46,483	46,483	0	0	0	49,286	49,286	0	0	0	47,688	47,688	0	0	0	
Of which secured	26,528	26,528	0	0	0	26,041	26,041	0	0	0	28,758	28,758	0	0	0	26,933	26,933	0	0	0	
Of which secured with immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Of which instruments with LTV higher than 60% and lower or equal to 80%	0	0		0	0	0	0		0	0	0	0		0	0	0	0		0	0	
Of which instruments with LTV higher than 80% and lower or equal to 100%	0	0		0	0	0	0		0	0	0	0		0	0	0	0		0	0	
Of which instruments with LTV higher than 100%	0	0		0	0	0	0		0	0	0	0		0	0	0	0		0	0	
Accumulated impairment for secured assets	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collateral																					
Of which value capped at the value of exposure	1,056	1,056	0	0	0	38	38	0	0	0	110	110	0	0	0	0	0	0	0	0	
Of which immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Of which value above the cap	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Of which immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Financial guarantees received	22,785	22,785	0	0	0	24,022	24,022	0	0	0	23,628	23,628	0	0	0	24,182	24,182	0	0	0	
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

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

EBA EUROPEAN BANKING AUTHORITY