

Bank Name	Kommuninvest - Grupp
LEI Code	EV2XZWMLLXF2QRX0CD47
Country Code	SE



### Leverage ratio

	(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,037	1,033	1,096	1,066	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,037	1,033			C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	10,155	5,627	8,183	9,152	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	10,155	5,627			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	10.22%	18.36%	13.40%	11.65%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.22%	18.36%			[A.2]/[B.2]	



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		Í	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	1,037	1,033	1,096	1,066	C01.00(r0010;r0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,037	1,033	1,096	1,066	C 01.00 (10030);r0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,007	1,005	1,062	1,033	C 01:00 (10030):0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2		55	54	56	55	C 01.00 (-0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3		0	0	0	0	C 01.00 (10180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4		0	0	0	0	C 01.00 (K0000,c0010)	Articles 4(117) and 36(1) point (e) of CRR
	A.1.5		0	0	0	0	C 01.00 (K210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6		0	0	0	0	C 01.00 (-0230,c0010)	Article 84 of CRR
	A.1.7		-23	-25	-22	-22	C 01.00 (x250,c0010)	Articles 32 to 25 of and 36 (1) point () of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1	-1	0	0	C 01.00 (+0300, c0010) + C 01.00 (+0340, c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (s) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (+G370(±0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10		0	0	0	0	C 01.00 (+0380,±0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11		0	0	0	0	C 01.00 (10390,10010)	Articles 4(109), 26(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (10430,10010)	Articles 4(122), 26(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 (10040),c0010)	Article 36(1) point () of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	C 01.00 (10450,c0010) + C 01.00 (10460,c0010) + C 01.00 (10470,c0010) + C 01.00 (10471,c0010) + C 01.00 (10472,c0010)	Articles 4(36), 36(3) point (i) (i) and 89 to 91 of CRF, Articles 36(3) point (i) (ii), 343(3) point (ii), 246(3) point (iii) and 258 of CRF, Articles 36(3) point (i) iii) and 278(0) of CRF, Articles 36(3) point (ii) and 278(0) of CRF, Articles 36(3) point (ii) and 278(0) of CRF, Articles 36(3) point (ii) and 278(0) of CRF, Articles 36(3) point (iii) and 278(0) of CRF, Articles 36(3) point (iii) and 278(0) of CRF, Articles 36(3) point (iii) and 378(0) of CRF, Articles 36(3) point (iii) and 38(3) of CRF, Articles 36(3) of CRF, Articles 36(3) of CRF, Articles 36(3) of C
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	0470,0310  + C01.00  10471,00010 + C01.00  10472,00010  C01.00  10460,0010	153(8) of CRR and Articles 36(1) point (s) (s) and 155(4) of CRR.  Articles 36(1) point (s) (s), 243(1) point (b), 244(1) point (s) and 258 of CRR.
	A1.15	(-) Holdings of CETs capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	0	0	C 01.00 (r0480,r0010)	Articles 44(27), 36(3) point (n); 43 to 66, 49 (2) and (3) and 79 of CR8
	A1.15	have a significant investment  (-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (1000); (2010)	Articles 4(27), 26(3) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR  Articles 36(1) point (c) and 30; Articles 48(3) point (s) and 48(2) of CRR
		(-) Deductible DTAs that rely on future profitability and arise from temporary differences  (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a						
OWN FUNDS Transitional period	A1.17	significant investment	0	0	0	0	C 01.00 (r0500,r0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (2) and 79 of C99
	A.1.18		0	0	0	0	C 01.00 (r0510,r0010)	Article 48 of CRR
	A.1.18A		0	0	0	0	C 01.00 (10513,c0010)	Article 36(1), point (m) and Article 47c CRR.
	A.1.188		0	0	0	0	C 01.00 (10514,r0010)	Article 36(1), point (n) and Article 132(2)(CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19		0	0	0	0	C 01:00 (10524,c0010)	Article 3 CRR
	A.1.20		0	0	0	0	C 01.00 (10528,c0010)	•
	A.1.21		0	0	0	0	CA1(1.1.6+1.1.8+1.1.26)	-
	A121.1		0	0	0	0	C 01.00 (K020[c0010]	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (10240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (10520,c0010)	Articles 469 to 472, 478 and 461 of CSR
	A.2		0	0	0	0	C 01.00 (10530,±0010)	Article G1 of CRR
	A.2.1		0	0	0	0	C 01.00 (+0540,c0010) + C 01.00 (+0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (+0720,c0010)	
	A.2.3		0	0	0	0	C 01.00(10890,20010) + C 01.00 (10700,20010) + C 01.00 (10710,20010) + C 01.00 (10740,20010) + C 01.00 (10744,20010) + C 01.00 (10748,20010)	
	A.2.4		0	0	0	0	C 01.00 (10660,10010) + C 01.00 (10680,10010) + C 01.00 (10730,10010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,037	1,033	1,096	1,066	C 01.00 (10015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (+0750 <sub>2</sub> :0010)	Article 71 of CRR
	A.4.1		0	0	0	0	C 01.00 (+0760, 20010) + C 01.00 (+0890, 20010)	
	A.4.2		0	0	0	0	$\begin{array}{l} C01.00( 0910_{1}0010] + C01.00( 0920_{1}0010] + C01.00\\  0930_{1}0010] + C01.00( 0940_{1}0001] + C01.00( 0980_{1}0010] + C\\ 01.00( 0985_{1}0002] + C01.00( 0970_{1}0000] + C01.00\\  09974_{1}0010] + C01.00( 0970_{1}0000] \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (10880,c0010) + C 01.00 (10900,c0010) + C 01.00 (10960,c0010)	
	8.1	TOTAL RISK EXPOSURE AMOUNT	576	299	313	302	C 02:00 (-0010 <sub>2</sub> :0010)	Articles 93(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1		0	0			C 05.01 (10010,c0040)	
	B.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			313	302	C 02:00 (10036,c0010)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	180.04%	345.91%	350.70%	352.66%	CA2(1)	
CAPITAL RATIOS (%) Transitional period	C2	TIER 1 CAPITAL RATIO (transitional period)	180.04%	345.91%	350.70%	352.66%	CA2 (2)	-
	c.s	TOTAL CAPITAL RATIO (transitional period)	180.04%	345.91%	350.70%	352.66%	CA2(5)	
	C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			350.70%	352.66%		
CAPITAL RATIOS (%) Transitional period - pre floor (CRR3)	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			350.70%	352.66%		
	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			350.70%	352.66%		
CET1 Capital Fully loaded (CRR2)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,037	1,033			[A.1-A.1.12-A.1.21+MIN[A.2+A.1.12-A.2.2-A.2.4+MIN[A.4+A.2.2- A.4.3,0],0]]	
CET1 RATIO (%) Fully loaded (CRR2) <sup>[1]</sup>	£	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	180.04%	345.91%			[0.1]/[0-0.1]	-
		Adjustments to CETL due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440,r0010)	
		Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440,c0020)	
Memo items	,	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440,±0030)	
	,	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440,±0040)	
				·			I	I.



### Overview of Risk exposure amounts

		RW	VAs		
(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>(1)</sup>	17	20	12	20	C02.00 (90400, c0010) -[C07.00 (90900, c0220, 3001) + C 07.00 (9110, c0220, 3001) + C 07.00 (9110, c0220, 3001) + C 08.01 (90400, c0280, 3001) + C 08.01 (90400, c02800, 3001) + C 08.01 (90400, c02800, 3001) + C 08.01 (904000, c02800, 3001) + C 08.01 (904000, c02800, 3001) + C 08
Of which the standardised approach	17	20	12	20	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0356, c0010) - (C 08.01 (r0040, c0366, s002) + C 08.01 (r0056, c0366, s002) + C 08.01 (r0060, c0366, s0027)
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (10430, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>(2)</sup>	325	0	1	1	COTED (0000, CUIDA, DUIT) - COTED (0011), CUIDA, DODIT - COTED (0011), CUIDA, CUIDA, CUIDA, CUIDA (0011) - CUIDA (0000, CUIDA, DUIT) - CUIDA (0000, CUIDA, CUIDA), CUIDA (0000) - CUIDA (0000, CUIDA, CUIDA), CUIDA (0000) - C
Credit valuation adjustment - CVA	111	125	163	148	C 02.00 (10640, c0010)
Settlement risk	0	0	0	0	C 02.00 (19490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (19470, c0010)
Position, foreign exchange and commodities risks (Market risk) <sup>(s)</sup>	0	0	0	0	C 02.00 (r0530, c0010) (+C 002.00 a (r755, c010) +C 002.00 a (r7770, c010))
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010) +C 002.00.a (r755, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAN(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	123	153	137	133	C 02.00 (r0590, c0010)
Of which basic indicator approach	123	153			C 02.00 (r0600, c0010)
Of which standardised approach	0	0			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, c0010)
Other risk exposure amounts <sup>(1)</sup>	0	0	0	0	C 02.00 (10610, c0010) = C 02.00 (10690, c0010) - [C 002.00 a (1735, c010) = C 002.00 a (17370, c010)]
Total risk exposure amount pre-floor			313	302	
Floor adjustment			0	0	C 02.00 (r003s, c0010)
Total	576	299	313	302	

<sup>(1)</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations).

<sup>(</sup>P) 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 Securifssations)' section.

<sup>[9]</sup> In response to changes to the reporting framework, certain RWEA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.



P&L

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	1,910	2,427	537	1,038
Of which debt securities income	166	205	37	72
Of which loans and advances income	1,058	1,382	329	642
Interest expenses	1,840	2,338	513	991
(Of which deposits expenses)	0	0	2	4
(Of which debt securities issued expenses)	964	1,319	383	759
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee 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	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	38	58	48	-20
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-36	-40	-45	11
Gains or (-) losses from hedge accounting, net	10	7	1	1
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	-22	-28	-9	-18
TOTAL OPERATING INCOME, NET	59	85	19	20
(Administrative expenses)	21	30	8	16
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	1	1	0	0
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 <sup>(1)</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>(2)</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	0	0	0
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	0	0	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	38	54	11	4
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	38	54	11	3
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	38	54	11	3
Of which attributable to owners of the parent	38	54	11	3

<sup>(1)</sup> Information available only as of end of the year

<sup>[2]</sup> 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 - Grupp

(min EUR)		As of 30	/09/2024			As of 31	/12/2024			As of 31/1	03/2025			As of 30/	06/2025		
			Fair value hierarch	у			Fair value hierarch	,		1	Fair value hierarch	Y			Fair value hierarch	у	
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 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	373	0	373	0	858	0	858	0	138	0	138	0	109	0	109	0	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	16,374	471	15,902	0	16,414	465	15,949	0	17,159	370	16,788	0	17,306	324	16,982	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	41,024				36,239				41,656				41,037				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	9	0	9	0	10	0	10	0	13	0	13	0	5	0	5	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	45				-19				-30				75				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>(1)</sup>	548				21				1,103				1,396				
	58,373				53,523				60,038				59,929				IAS 1.9(a), KS 6

10 PALE ASSETS SO, 37.5

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

(min El	UR)			As of 3	80/09/2024					As of 31/	12/2024					As of 31/0	03/2025					As of 30/	6/2025			
		Gr	oss carrying amoun	t <sup>(2)</sup>	Ac	cumulated impairmer	ıt <sup>(2)</sup>	Gr	oss carrying amoun	t <sup>(2)</sup>	Acc	umulated impairmer	nt <sup>(2)</sup>	Gre	oss carrying amount	; <sup>(p)</sup>	Acci	ımulated impairme	ent <sup>(2)</sup>	Gro	s carrying amount	t <sup>(3)</sup>	Accu	mulated impairme	nt <sup>(2)</sup>	
eakdown of financial assets by instrument and by counterparty sector <sup>81</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		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	risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	initial	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	References
Financial assets at fair		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		5,000	0	0	0	0	0	3,765	0	0	0	0	0	3,329	0	0	0	0	0	4,705	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	36,024	0	0	0	0	0	32,474	0	0	0	0	0	38,327	0	0	0	0	0	36,333	0	0	0	0	0	Annex V.Part 1.32, 44(a)

18 This table covers IPES 9 specific information and as such only applies for IPES reporting banks.

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



### Breakdown of liabilities

Kommuninvest - Grupp

### (mln EUR)

(IIIII EUK)		Carrying	amount		
LIABILITIES:	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Financial liabilities held for trading	534	26	1,092	1,408	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	15,440	16,136	16,924	16,052	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	40,950	35,432	40,789	41,353	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>(1)</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	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	345	815	45	24	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 <sup>(t)</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	57,272	52,409	58,851	58,838	IAS 1.9(b);IG 6
TOTAL EQUITY	1,100	1,114	1,187	1,092	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	58,373	53,523	60,038	59,929	IAS 1.IG6

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



### Breakdown of liabilities

Kommuninvest - Grupp

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Derivatives		537	27	1,093	1,408	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
Jilot 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	39	212	298	361	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
υεμονιτο	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		56,350	51,355	57,415	57,044	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		56,927	51,594	58,806	58,813	



Market Risk Kommuninvest - Grupp

									Jiiiiiuiiiives													
	SA						И									IM						
			VaR (Memoran	dum item)	STRESSED VaR	Memorandum item)	MIGRATIC	TAL DEFAULT AND ON RISK CAPITAL CHARGE	ALL PRICE RISE	S CAPITAL CHA	RGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (M	đemorandum item)	INCREMENT AND MIGR CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE 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) × 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
	As of 30/09/2024	As of 31/12/2024				As of 30/	09/2024									As of 31/1	2/2024					
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	0	0	l ,	0							0	0	0	0						
Foreign exchange risk	0	0	o o	0	l ő	0							o o	ő	0	0						
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 31/03/2025	As of 30/06/2025				As of 31/	03/2025									As of 30/0	5/2025					
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	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position in its n City (Article 348(1), 350 (3) c) and 344 (2) 4 (288)- For internal model banks, it also does not include certain add ons imposed by the supervisor as part of the congoing review of internal models (Article 110 CIRS). Both the own fund requirements for these CIU positions and those resulting from the add on for internal model banks are in the RWEA DVI template.

# 2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach Kommuninvest - Grupp

					Standardise	d Approach			
			As of 30,	09/2024			As of 31/	12/2024	
	dmin.EUR. NO	Original Exposure (F)	Exposure Value <sup>(3)</sup>	Risk exposure amount	Value adjustments and provisions <sup>94</sup>	Original Exposure <sup>64</sup>	Esposure Value <sup>(4)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(4)</sup>
	Central governments or central banks	4.954	4.954			1.589	1519		
	Regional governments or local authorities	30,023	50,038			28.289	48,019		
	Public sector entities					0			
	Multilateral Development Banks	411	411			530	530	0	
	International Organisations	236	236			320	320	0	
	Institutions	731	731	9		704	704	13	
	Corporates	21,651				19,756			
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortzages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	3,247	3,247	325		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity	0		0		0	0	0	
	Other exposures		0	0		0	0	0	
	Standardised Total (2)	61,253	59,625	342		53,187	53,170	20	

					Standardise	d Approach			
			As of 30,	09/2024			As of 31,	12/2024	
	onis EUR. NJ	Original Exposure (1)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>	Original Exposure <sup>(4)</sup>	Exposure Value <sup>(4)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(2)</sup>
	Central governments or central banks	4,655	4,655			1.255	3.286	0	
	Regional governments or local authorities	29,620	49,635			27,869	47,599	0	
	Public sector entities							0	
	Multilateral Development Banks	0				0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	21,651				19,756			
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk					0		0	
	Subordinated debt exposures								
	Covered bonds	2,768	2,768	277				0	
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)								
	Equity								
	Other exposures Standardised Total <sup>(9)</sup>	·				,			
	STRUCTURED LOCKS				redit conversion factors or credit r				



# | European | Banking | Banking | 2025 EU-wide Transparency Exercise | Credit Risk - Standardized Approach | Kommunitivest - Grupp

					Standardised Appro	ach			
				As of 31/03/2025			As of 30	/06/2025	
		Original Exposure (1)	Exposure Value <sup>(1)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(6)</sup>	Original Exposure (1)	Exposure Value (4)	Risk exposure amount	Value adjustments and provisions (ii)
	(min EUR, %) Central governments or central banks	2.891	2.891	0		7.215	7.215	0	
	Regional governments or local authorities	31,793	52,126	0		30,746	50,351	0	
	Public sector entities	721	721	0		615	615	0	
	Multilateral Development Banks	719	719	0		748	748	0	
	International Organisations	267	267	0		262	262	0	
	Institutions	26	26	5		42	42		
	Corporates	21,127	0	0		19,668	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	٥	0	0			0	0	
Consolidated data	of which: SME	٥	0	0			0		
Consolidated data	Secured by mortsses on immovable property and ADC exposures							0	
	of which: SME Exposures in default							0	
	Exposures in default  Herns associated with particularly high risk	0	U	U	0		U	0	
	Subordinated debt exposures		0	0			0	0	
	Suporprinated belot exposures Covered bands	o o	0			i o	0	l ő	
	Claims on institutions and corporates with a ST credit assessment	0	0	0			0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures					13	13	13	
	Standardised Total (2)	57,551	56,757	13	0	59,309	59,246	21	

15351 Seguine regions, region la Seguine value, in region the forms of the contract of the con

					Standardised Approa	ch .			
				As of 31/03/2025			As of 30/	06/2025	
	Intel EUR. No	Original Exposure (1)	Exposure Value <sup>(1)</sup>	Bisk exposure amount	Value adjustments and provisions <sup>(9)</sup>	Original Exposure (1)	Exposure Value <sup>(3)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
	Central governments or central banks	2,689	2,689	0		7,096	7,096	0	
	Regional governments or local authorities	31,226	51,559	0		30,215	49,820	0	
	Public sector entities	0	0	0		0	0	0	
	Multifateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		1	1	0	
	Corporates	21,127	0	0		19,668	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0		
	of which: SME	0	0	0		0	0		
SWEDEN	Secured by mortgages on immovable property and ADC exposures	٥	0	0		0	9		
	of which: SME	٥	0	0		0	9		
	Exposures in default	0		0	0	0	0		
	Items associated with particularly high risk								
	Subordinated debt exposures Covered bonds						-		
	Covered bonds  Claims on institutions and corporates with a ST credit assessment	0	0	0		0			
1	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0						
1	Collective investments undertakings (CIUI Equity		0						
1	Equity Other exposures								
	Standardised Total (2)					.,	**		
					redit convenion factors or credit risk mitigation technique				



Credit Risk - IRB Approach

							IRB Appro	ach					
				As of 30/09	/2024					As of 31,	/12/2024		
		Original Exp	osure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk expos	sure amount	Value adjustments	Original E	xposure <sup>(1)</sup>	Exposure Value <sup>(1)</sup>	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ' '		Of which: defaulted	and provisions		Of which: defaulted	Value ' '		Of which: defaulted	and provisions
	Central banks and central governments (2)	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 Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	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	
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets				0						0		
	IRB Total (3)				0						0		

<sup>(1)</sup> 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] Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB App	roach					
				As of 31/0	3/2025					As of 30/	/06/2025		
		Origina	Exposure (1)	Exposure	Risk expos	ure amount	Value adjustments	Original E	xposure <sup>(1)</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>(1)</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value (1)		Of which: defaulted	and provisions
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
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 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
		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	U	0	0	0	0	0	U
	Equity Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets	0	U	U	0	U		U	U	U	0	U	
	IRB Total (3)				0						0		

<sup>(1)</sup> 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] Incl. RGLAs and PSEs from Q1 2025

<sup>(3)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

							Kommuninvest - Grupp							
							As of 31/12/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	delivative illialiciai assets (liet											
		inidical disects	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				for trading	through profit or loss	comprehensive income	amortised cost							
[ 0 - 3M [														
[ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [	Austria													
[5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y [	Belgium													
[10Y - more Total														
[ 0 - 3M [   3M - 1Y [   1Y - 2Y [														
[ 2Y - 3Y [   13Y - 5Y	Bulgaria													
[5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [ [ 3M - 1Y [														
[1Y - 2Y ] [2Y - 3Y ]	Cyprus													
[3Y - 5Y [ [5Y - 10Y [	Cyprus													
[10Y - more Total														
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [	Czech Republic													
[5Y - 10Y [ [10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Denmark													
[3Y - 5Y [  5Y - 10Y	Denner													
[10Y - more Total [ 0 - 3M [														
[3M - 1Y [ [1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [	Estonia													
[5Y - 10Y [ [10Y - more	1													
Total														



General governments exposures by country of the counterparty

				Kommuninvest - Grupp  As of 31/12/2024										
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
	(					sets by accounting portfolio		Derivatives with posi	labora forbonalora		n negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of non-		NON-GETIVATIVE IIITANCIAI AS	sets by accounting portions		Derivatives with posi	tive rair value	Derivatives witr	i negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M	Finland													
[ 0 - 3M	France													
[ 0 - 3M	Germany													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Croatia													
	Greece													
Total [ 0 - 3M [   3M - 1Y [   11Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more Total	Hungary													
Total  [ 0 - 3M	Ireland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Italy													



General governments exposures by country of the counterparty

			Kommuninvest - Grupp As of 31/12/2024											
							As of 31/12/2024							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with posi	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of non-											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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 fall value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M   [ 3M - 1Y	Latvia													
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-17] [1Y-27] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0 - 3M     3M - 17     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Malta													
Total [0-3M] [3M-1Y] [3M-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Poland													
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Portugal													
[0 - 3M	Romania													



General governments exposures by country of the counterparty

							Kommuninvest - Grupp							
							As of 31/12/2024							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country (Parlam	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net		Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives witr	negative fair value			Risk weighted exposure amount
RESIDUAL MATURTY	Country / Region	financial assets	derivative imarical 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 fail value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M   [ 3M - 1Y	Slovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovenia													
[ 0 - 3M [   3M - 17 [   17 - 27 [   17 - 27 [   17 - 37 [   17 - 107 [   107 - 107 [   107 - more ] ]	Spain													
[ 0 - 3M [   3M - 1Y     1Y - 2Y     2Y - 3Y [   3Y - 5Y     5Y - 10Y     10Y - more	Sweden	4.182 5.541 6.240 5.040 6.999 2.209 844 31,049	844	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	800 2,547 2,590 1,672 1,611 78 0		3,382 2,994 3,649 3,368 5,382 2,131 844	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 7 9 0	0	
[ 0 - 3M [	United Kingdom	2,022	3,000				11,100	·	·	·	·		J	J
Total [0 - 3M [ [3 M - 1Y [ 11Y - 2Y   2Y - 3Y   3Y - 5Y   5Y - 10Y   10Y - more Total	Iceland													
10 - 3M     3M - 1Y     1M - 2Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Liechtenstein													
[0 - 3M	Norway													



General governments exposures by country of the counterparty

				Kommuninvest - Grupp As of 31/12/2024										
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	
	(viiii sta)				Non desirative flagged or	sets by accounting portfolio		Derivatives with posi	itius fair valus	Postuathur with	n negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of non-								The same takes			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0 - 3M] [3 M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan													
1003    0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     110Y - more   Total	u.s.													
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	China													
Total [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] [5Y-10Y] [10Y-more	Other advanced economies non EEA													



General governments exposures by country of the counterparty

Kanana Causa

							Kommuninvest - Grupp							
					_		As of 31/12/2024	_		_		_	_	
						Dire	ct exposures							
	(min EUR)			On balance she	eet				Deriva	tives		Off balar	nce sheet	
						sets by accounting portfolio		Derivatives with pos			n negative fair value	Off-balance sh	eet exposures	
					Non-derivative financial as	isets by accounting portiono		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	RISK Weighted exposure amount
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
Total [0 - 3M] [3M - 17   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Middle East													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Africa													
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Others <sup>(S)</sup>	100 203 0 0 0 0 0 0 0 0	100 203 0 0 0 0 0	0 0 0 0 0	100 149 0 0 0 0 0	0 0 0 0	0 55 0 0 0 0	000000000000000000000000000000000000000		0 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise.

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

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Africa: Algeria, Egget, Morocco, South Africa, Angola, Benin, Botswara, Burkins Tava, Burundi, Cameroon, Cope Verde, Central African Republic, Chad, Comoros, Corego, The Democratic Republic, Of the Congo, Cohe D'hoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Bissan, Kenya, Lesotho, Liberia, Madaguscar, Malawi, Mauritius, Ma

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.



### General governments exposures by country of the counterparty

							Kommuninvest - Grupp							
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	negative fair value			
							T				<u> </u>	-		Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											exposure amount
		financial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets	of which: Financial assets at fair	of which: Financial assets at							
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[ 0 - 3M [														
[3M - 1Y [ [1Y - 2Y [														
[ 2Y - 3Y [	Austria													
[3Y - 5Y [ [5Y - 10Y [														
[10Y - more Total														
[ 0 - 3M [   3M - 1Y														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Belgium													
[5Y - 10Y [ [10Y - more														
Total [ 0 - 3M [														
[3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [														
[ 2Y - 3Y [   13Y - 5Y     5Y - 10Y	Bulgaria													
[10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Cyprus													
[3Y - 5Y [  5Y - 10Y														
[10Y - more Total f 0 - 3M f	1													
[3M - 1Y [ [1Y - 2Y [														
[ 2Y - 3Y [  3Y - 5Y [	Czech Republic													
[5Y - 10Y [ [10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Pt													
[3Y - 5Y [  5Y - 10Y	Denmark													
[10Y - more Total														
[ 0 - 3M [   3M - 1Y     1Y - 2Y [														
[2Y - 3Y [ [3Y - 5Y [	Estonia													
[5Y - 10Y [ [10Y - more	]													
Total														



General governments exposures by country of the counterparty

						Kommuninvest - Grupp							
						As of 30/06/2025							
					Dire	ct exposures							
(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
(min Eury)													
	Total gross carrying amount of non-derivative	Total carrying amount of non-		NON-GETIVALIVE HINANCIAI AS	sets by accounting portrono		Derivatives with posi	tive fair value	Derivatives with	i negative fair value			Risk weighted exposure amount
Country / Region	financial assets	derivative financial assets (net of short positions)		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	
Finland													
France													
Germany													
Croatia													
Greece													
Hungary													
Ireland													
Italy													
	France  Germany  Croatia  Greece  Hungary	Country / Region  Total gross carrying amount of non-derivative financial assets  Financial assets  Germany  Crossita  Greece	Country / Region  Total gross carrying amount of non-derivative financial assets (net of short positions)  Finland  France  Germany  Crossis  Greece	Country / Region  Total gross carrying amount of non-derivative financial assets  financial assets  of which: Financial assets held for trading  France  Garmany  Cossis  France  Hargary  Ireland	Country / Region  Total gross carrying amount of non-derivative financial assets  Financial assets  Financial assets  Financial assets per of which: Financial assets held for trading  Financial  Financial  Financial  Financial  Financial  Financial  Financial assets held for trading  Financial  F	Country / Region  Total gross carrying amount of non-derivative financial anests by accounting portfolio description of which repositions)  Fridad  Fr	Country / Region   Teld gross carrying amount of seas destructive floated assets of about postoon)   Teld gross carrying amount of seas destructive floated seasons and season	Part   Part	Country / Phagin   Triad grows arrows of mon-destroated arrow of their persistant for season of the control of the control of their persistant for season of their persistant for season of the country of the country of the country of their persistant for season of the country of their persistant or season of their persistant or season of their persistant or season of the country of their persistant or season of their persistant or season of the country of their persistant or season of their persistant or season of the country of their persistant or season of the country of their persistant or season of the country of their persistant or season or	Country   Project	No. 100   100	Hard Signature of Section 2015 and Secti	The state of the large and the large and the large and the large and the state of the large and the large



General governments exposures by country of the counterparty

							Kommuninvest - Grupp							
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balan	ce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											Risk weighted exposure amount
		financial assets	of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
0 - 3M     3M - 1Y     11Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Total	Latvia													
[ 0 - 3M [	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] [10Y - more	Malta													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands													
Total [0-3M[ [3M-17[ 13Y-27] [1Y-27] [2Y-3Y[ [3Y-5Y[ [5Y-10Y] [10Y-more Total	Poland													
1043    0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	Portugal													
0 - 3M     3M - 1Y     1Y - 2Y     1Y - 2Y     3Y - 5Y     5Y - 10Y     10Y - more	Romania													



General governments exposures by country of the counterparty

							Kommuninvest - Grupp							
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovakia													
[ 0 - 3M [	Slovenia													
[ 0 - 3M [	Spain													
[0-3M] [3M-17] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	8,047 5,176 7,609 5,035 7,897 2,270 970 37,000	970	0	1,117 2,980 3,165 1,251 1,519 92 0 10,124	0	6,329 2,196 4,444 3,784 6,378 2,179 970 26,881	0	0	0	000000000000000000000000000000000000000	87 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom	3) (200	31,000		20,22-7		a Copiera a	·		·		u,		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Liechtenstein													
[ 0 - 3M [	Norway													



General governments exposures by country of the counterparty

							Kommuninvest - Grupp							
							As of 30/06/2025							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
[ 0 - 3M [	Hong Kong													
[0-3M[  3M-11   11-21   21-31   31-51   51-101   101-more	Japan													
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y [ [10Y - more	u.s.													
Total [0 - 3M [ [3M - 1Y [ [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more	China													
Total  [ 0 - 3M	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA													



General governments exposures by country of the counterparty

Kanana Causa

			Kommuninvest - Grupp  As of 30/06/2025												
							As of 30/06/2025								
						Dire	ct exposures								
	(mln EUR)			On balance she	eet				Deriva	tives		Off balar	nce sheet		
					Non destrutive flaggers or	sets by accounting portfolio		Derivatives with pos	rithus fair ushus	Dorhesthios with	n negative fair value	Off-balance sh	eet exposures		
					NOTIVETIVALIVE IIIIAIILIAI AS	sets by accounting portiono		Delivatives with pos	sitive fall value	Derivatives with	i liegative iali 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	Other Central and eastern Europe countries non EEA														
Total [0 - 3M   [3 M - 1 Y   [1 Y - 2 Y   [2 Y - 3 Y   [3 Y - 5 Y   [5 Y - 10 Y   [10 V - more Total	Middle East														
10 - 3M	Latin America and the Caribbean														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [10Y - more Total	Africa														
[0-3M] [3M-1Y] [11-2Y] [12-2Y] [27-3Y] [37-5Y] [37-5Y] [57-10Y] [107-more	Others <sup>(6)</sup>	151 365 3424 138 0 0 0 0	151 365 342 138 0 0 0	o o o	151 101 0 0 0 0	0 0 0 0	0 264 342 138 0 0 0	000000000000000000000000000000000000000		0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	

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 learn receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDs, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

### (5) Residual countries not reported separately in the Transparency exercise.

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

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Affices Agent, Egypt, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Agent, Agents, A

(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 eQA.
(8) Information on Non-derivative linancial assets by accounting portfolio is not included for institutions applying nGAAP.



## 2025 EU-wide Transparency Exercise Performing and non-performing exposures Kommuninvest - Grupp

		Or which preference     Or which the preference											Kommunin	vest - Grupp														
							As of 20	3/09/2024													As of 2	1/12/2024						
	Grees carrying amoun								Accumulated	l impairment, accumula	ted negative changes in	n fair value due to credit		Collaterals and	Gross carrying area								Accumulated	impairment, accumulat	ted negative changes in fo			Collatorals and
		Of which performing			Of which non-perform				On performing exposi		On non-performing a	reposures <sup>(8)</sup>		financial guarantees received on non-		Of which performing			Of which non-perform				On performing exposus		On non-performing exp			financial guarantees received on non-
(min 60%)			Of which Stage 2	but past due >20 day		Of which Stage 2	Of which: defaulted	Of which Stage 3 <sup>(5)</sup>		Of which Stage 2		Of which stage 2	Of which Stage 2 <sup>(1)</sup>	performing exposure			Of which Stage 2	Of which performing but past due >30 days and <190 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 <sup>(5)</sup>		Of which Stage 2		Of which stage 2	Of which Stage 2 (5)	performing exposures
Cash balances at central banks and other demand deposits		0		0				0				0				0	0 0											
Debt securities (including at amortised cost and fair value)	5,66	ء ء	,666	0				0				0			4,5	104 4,50												, ,
Central banks		0	0	0	0			0				0				0												0
General governments	4,56		LSG8	٥				0				0			3,7	134 3,23							0		0			, 0
Credit institutions	1,09	0 1	,098	٥				0	0 0			0	0 0		1,1	1,26	9 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					, ,
Loans and advances[including at amortised cost and fair value]	\$1,72	1 51	,731	0				0				0			48,1	49, 40, 54	9 (											, ,
Central banks	61	2	612	0	0 1			0				0				574 57	4 4		0 0					0				, ,
General governments	27,53	E 27	(576	0	0 1			0				0			27,3	192 27,78	2 (		0 0					0				, ,
Credit institutions	1,29	2 3	1,292	0	0 1			0				0				64 6	4 4		0 0					0				, ,
Other financial corporations	80	a	903	0	0 1			0				0				102 80	2 0		0 0					0				, ,
Non-financial corporations	19,44	g 19	1,448	0	0 (			0	0 0			0			19,0	19,92			0 0				0			۰,		
of which: small and medium-sized enterprises		0	0	0	0 (			0	0 0			0				0	0 0		0 0				0			۰,		
of which: Loans collateralised by commercial immovable property		0	0	0	0 (			0	0 0			0				0	0 0		0 0				0			۰,		
Households		0	0	0	0 1			0	0 0			0	0 0			0	0 0		0 0				0		0	ه .		
of which: Loans collateralised by residential immovable property		0	0	0	0 1			0				0				0	0 0		0				0		٥			. 0
of which: Credit for consumption		0	0	0	0 (			0	0 0			0				0	0 0		0 0				0			۰,		
DEBT INSTRUMENTS other than HFT	\$7,29	9 57	,297	0				0				0			52,6	52,65	a (						0		٥			
OFF-BALANCE SHEET EXPOSURES	2,10	4 2	,101	۰				0		1 .		0		4 .		24 2	4 .							۰		a.		

## 2025 EU-wide Transparency Exercise Performing and non-performing exposures Kommuninvest - Grupp

							As of :	11/03/2025													As of 3	00/06/2025						
	Gress carrying amount								Accumulated	l impainment, accumula	ated negative changes in	fair value due to credit			Gross carryl	ing amount/ Nominal amount							Accumulated	impairment, accumulat	d negative changes in fa		sk and provisions <sup>(4)</sup>	
					Of which non-perfo				On performing exposu		On non-performing e	sposures <sup>(8)</sup>		Collaterals and financial guarantees received on non-		Of which performing			Of which non-perform	ming <sup>(k)</sup>			On performing exposu		On non-performing exp			Collaterals and financial guarantees received on non-
(min GUR)			Of which Stage 2	Of which performing but past due >20 day and <190 days	e e	Of which Stage 2	Of which: defaulted	Of which Stage 3 (5)		Of which Stage 2		Of which stage 2	Of which Stage 2 <sup>[4]</sup>	performing exposures	1		Of which Stage 2	Of which performing but past due >30 day and <190 days	r.	Of which Stage 2	Of which: defaulted	Of which Stage 3 <sup>(Q)</sup>		Of which Stage 2		Of which stage 2		performing exposures
Cash balances at central banks and other demand decosits																				9 1								
Debt securities (including at amortised cost and fair value)	4,290	4,29					0									5,792 5,792			0						٥	۰		
Central banks					0	0	0	0			0 0								o	0 0				۰	٥	0		
General governments	2,950	2.95				0									,	4.963 4.963	l .		0									
Credt institutions	1.440	1.40				0										749 749			0									
Other financial corporations					0	0	0	0			0 0								0	0 0					٥	0		
Non-financial corporations						0													0									
Loans and advances(including at amostised cost and fair value)	\$4.425	54,42														\$2.613 \$2.613												
Gentral banks	199	191				0										3.092 3.092			0									
General governments	20,271	30.27				0										29.834 29.834			0									
Credt institutions	3,370	3 27				0	0									37 37												
Other financial corporations																			0							-		
Non-financial corporations	20.585	20.58				0										19.650 19.650					]					-		
of which: small and medium-stand enterprises																			0							-		
of which: Loans collateralised by commercial immovable property																					]					-	-	
Households						-											1		-		1				j			
of which: Loans collateralised by residential immovable property	· ·					0						]									]							
of which: Could for consumption	ı .	1			1			1	] '	]	] '	1	1	1	1	1	1		1	]	1		1 .		ů			
OF WHICE CHARTER CONLUNGED IN	58,815											1									1							
		58,81					9			1		1				58,344 58,344	-		0		-				0		۰	•
OFF-BALANCE SHEET EXPOSURES	1,004	1,00	4 0			٥	٥	0	٩	1	0 0	)	٩		1	22 22	1			0 0	1 .	0 1	0		0	0	۰	٥

Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

[1] Institution report have the canadiate removal of expected of costs trans in the institution in regard before the control institution report have the canadiate removal of expected of costs trans in the institution report them the control institution of the institution of the

which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraph 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting, However, for the of consistently with the FMRPD from convention, This is because, based on this size no convention, the convisions on either and the convention of the convisions or explained when convention is the convention of the convisions or explained when convention is not according to the convention of the convisions or explained when convention is not according to the convention of the convisions or explained when convention is not convention to the convisions or explained when convention is not convention to the convention of the conventi

Term same DUIT, the errors contribute a recommendation of a secret and accumulated impairment that are purchased or oriented as credit impairment a finite incommendation are not initial incommendation.

1 From same DUIT, the errors contribute a recommendation are not initial incommendation are not initial and oriented in the impairment state, as it was the case in previous periods.



### Forborne exposures

Kommuninvest - Grupp

ı			As of 30,	09/2024					As of 31,	/12/2024		
	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due		ancial guarantees res with forbearance sures		ng amount of ith forbearance	to credit risk and	nges in fair value due	received on exposu	ancial guarantees res with forbearance sures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	0	0	0	o	0	0	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	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									-			
Loans and advances that have been forborne more than twice (a)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing	0						0					
exit criteria <sup>(3)</sup>	ŭ											

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(P) 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 optimized in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451. Th's on Supervisory reporting, However, for the off-balance sheet instruments, the same items of the provisions on on the provisions on on the balance sheet commitments are generally reported with a positive sign.

(\*\*Cucumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PINREP convention. This is because, based on this sign convention, the provisions on on the Positive sign of the provisions on on the PinRep PinR



### Forborne exposures

Kommuninvest - Grupp

ì			As of 31,	/03/2025					As of 30,	/06/2025		
		ig amount of ith forbearance	to credit risk and	nges in fair value due	received on exposu	ancial guarantees res with forbearance sures		ng amount of iith forbearance	to credit risk and	nges in fair value due	received on exposu	ancial guarantees res with forbearance sures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0		0	0	0		١		U	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	U	0
Central banks	0	0	0	0	0		0	0	0	0	U	
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	0	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	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												
Loans and advances that have been forborne more than twice (3)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>(8)</sup>	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP Framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated thanges in fair value due to or cert if it is adapted visions); is disclosed consistently with the FIRREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



### 2025 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Kommuninvest - Grupp

	Gross carryli		30/09/2024		Gross carryi		31/12/2024			Gross carrying	amount	As of 31,	03/2025			Gross carryir		30/06/2025		
		Of which: non- performin of which:	Of which loans and advances subject to impairment	Accumulated negative changes in fair value due to credit risk on non-performing		Of which: non- performin of which:	Of which loans and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on non-performing		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on non-performing		Of which: non- performin of which:	Of which loans and advances subject to impairment	Accumulated impairment (1)	Accumulated negative changes in fair value due to credit risk on non-performing
(min EUR)		defaulted		exposures (1)		defaulted			exposures (1)		,	defaulted			exposures (1)		defaulted			exposures (1)
A Agriculture, forestry and fishing	13	0	0 6	0 0	13	0	0 6	0	0	14	0	0	6	0	0	13	0	0 8	0	0
B Mining and quarrying	0	0	0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	0	0	0	0 0	0	0
C Manufacturing	0	0	0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	0	0	0	0 0	0	0
D Electricity, gas, steam and air conditioning supply	1,522	0	0 938	0 0	1,591	0	0 1,027	0	0	1,526	0	0	984	0	0	1,493	0	0 932	0	0
E Water supply	1,885	0	0 1,206	0 0	1,837	0	0 1,092	0	0	1,874	0	0	1,126	0	0	1,874	0	0 1,062	0	0
F Construction	257	0	0 162	. 0	262	0	0 147	0	0	402	0	0	225	0	0	380	0	0 209	0	0
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
H Transport and storage	184	0	0 117	0 0	171	0	0 108	0	0	178	0	0	113	0	0	174	0	0 97	0	0
I Accommodation and food service activities	3	0	0 3	0 0	3	0	0 2	0	0	3	0	0	2	0	0	3	0	0 2	0	0
J Information and communication	105	0	0 58	0 0	102	0	0 56	0	0	110	0	0	59	0	0	105	0	0 53	0	0
K Financial and insurance activities	2	0	0 2	0 0	2	0	0 2	0	0	517	0	0	382	0	0	501	0	0 342	0	0
L Real estate activities	14,486	0	0 9,983	0 0	14,002	0	0 9,602	0	0	14,627	0	0	10,154	0	0	13,812	0	0 9,288	0	0
M Professional, scientific and technical activities	465	0	0 345	0 0	386	0	0 265	0	0	747	0	0	474	0	0	729	0	0 457	0	0
N Administrative and support service activities	432	0	0 390	0 0	470	0	0 426	0	0	490	0	0	448	0	0	473	0	0 427	0	0
O Public administration and defence, compulsory social security	41	0	0 19	0 0	39	0	0 17	0	0	41	0	0	21	0	0	39	0	0 21	0	0
P Education	31	0	0 7	0 0	30	0	0 6	0	0	33	0	0	7	0	0	30	0	0 5	0	0
Q Human health services and social work activities	0	0	0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	0	0	0	0 0	0	0
R Arts, entertainment and recreation	23	0	0 12	0 0	21	0	0 11	0	0	24	0	0	14	0	0	24	0	0 13	0	0
S Other services	0	0	0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	0	0	0	0 0	0	0
Loans and advances	19,448	0	0 13,248	. 0	18,928	0	0 12,767	0	0	20,585	0	0	14,016	0	0	19,650	0	0 12,916	0	0

(1) the Items' accumulated impairment' and 'accumulated regative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing on a seet. Following this sign convention, information is disclosed with the opposite ging of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - 11'S on Supervisory reporting.

The "NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.2) which shall pagin to the data transmissions to the Commission (European Parliament and of the Council (NACE rev. 2.1) that the Commission Implementing Regulation (EU) 2023/137 of 10 October 2023 (NACE rev. 2.2) in which can are asked to keep recepting the notation does have a read to be representing the notation does have for the Council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does have for the Council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does have for the Council (NACE rev. 2.1) in exhibition of the Council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does have a second to the council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does have a second to the council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does have a read to the proposed of the Council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation does not asked to keep recepting the notation of the Council (NACE rev. 2.1) in exhibition are asked to keep recepting the notation of the Council (NACE rev. 2.1) in exhibition of the properties of the Council (NACE rev. 2.1) in exhibition of



## 2025 EU-wide Transparency Exercise Collateral valuation - loans and advances Kommuninvest - Grupp

	Loans and advances		As of 30/09/2024			Loans and advances		As of 31/12/2024			Loans and advances		As of 31/03/2025			Loans and advances		As of 30/06/2025		
	coand and actuaces			Non-performing			Performing		Non-performing			Performing		Non-performing		Louis and advances			Non-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		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			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	51,731	51,731			) (	48,149	48,145			0	54,425	54,425	0			52,61	52,61	0	0	0
Of which secured	20,907	20,907				20,367	20,367			0	27,445	27,445	0	6		23,16	23,162	0	0	0
Of which secured with immovable property.  Of which instruments with LTV higher than 60% and tower or equal to 80% countries with LTV higher than 80% and for which to 100%.  Of which is 100%.  Of which instruments with LTV higher than 100% Accumulated impairment for secured assets.	0 0 0	6					6			0	0 0 0	6	0	6	0 0	,		0	0	0
Of which value capped at the value of exposure Of which immovable property	3,247	3,247			3 0	0				0	3,360	3,360	0		0		3 6	0	0	0
Of which value above the cap  Of which immovable property	0				a 6	0	0			0	0		0	0	0		a 6	0	. 0	0
Financial guarantees received  Accumulated partial write-off	20,252	20,252		9		19,729	19,729		9	0	24,097	24,097	0	6	0	23,16	23,16	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 loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposit; of 5% or above.