

2025 EU-wide Transparency Exercise

Bank Name	Kommuninvest - Grupp
LEI Code	EV2XZWMLLXF2QRX0CD47
Country Code	SE

2025 EU-wide Transparency Exercise

Leverage ratio

Kommuninvest - Grupp

(mln 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,037	1,033			C 47.00 (r0310,c0010)	
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)	
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]	

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

The differences between the reference date of 31 December 2024 and 31 March 2025 reflect only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/623, which amends Regulation (EU) 2013/255 with respect to credit risk, credit valuation adjustments (CVA), risk-weighting, market risk, and the introduction of the output floor (commonly referred to as CRR3), entered into force on 1 January 2025.

The main changes introduced under CRR3, compared to the previously applicable framework, include the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRR3 introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

⁽²⁾ The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "FORMER FORM" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks, e.g. in their DSR 3 disclosure.

The differences between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/1621, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, market risk, and the introduction of the output floor (commonly referred to as CR3), entered into force on 1 January 2025. The main changes introduced under CR3, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CR3 introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

2025 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Kommuninvest - Grupp

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) ⁽¹⁾	17	20	12	20	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
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 (r0230, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0110, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽²⁾	325	0	1	1	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	111	125	163	148	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) ⁽³⁾	0	0	0	0	C 03.00 (r0520, 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 resecutitisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5 + C 20.00 (r0010, c0400)*12.5 + MAX(C 24.00(r0010, c0000), 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 ⁽¹⁾	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) + C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			313	302	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	576	299	313	302	

⁽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.⁽³⁾ In response to changes to the reporting framework, certain RWA 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.

2025 EU-wide Transparency Exercise

P&L

Kommuninvest - Grupp

(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 ⁽¹⁾	0	0	0	0
Of which restructuring ²	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)	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 subsidiaries, 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 subsidiaries, 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

⁽¹⁾ Information available only as of end of the year

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

2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Kommuninvest - Grupp

(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			References	
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	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)(i); 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)(i); 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(j); 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 1.2.2; 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(d); IFRS 9.6.5.8	
Other assets ⁽¹⁾	548				21				1,103				1,396					
TOTAL ASSETS	58,373				53,523				60,038				59,929				IAS 1.9(a); IAS 1.9(a)	

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

(mln EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽²⁾			
Breakdown of financial assets by instrument and by counterparty sector ⁽³⁾		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)	
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	5,000	0	0	0	0	0	3,765	0	0	3,329	0	0	0	0	0	4,705	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)	
	Loans and advances	36,024	0	0	0	0	0	32,474	0	0	36,327	0	0	0	0	0	36,333	0	0	0	0	0	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.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Kommuninvest - Grupp

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	534	26	1,092	1,408	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	15,440	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 ⁽¹⁾	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(l)
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 ⁽¹⁾	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

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Kommuninvest - Grupp

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
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
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	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)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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	

2025 EU-wide Transparency Exercise

Market Risk

Kommuninvest - Grupp

(mIn EUR)	SA		IM														IM													
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT						
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mi) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (mi) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE									
As of 30/09/2024	As of 31/12/2024	As of 30/09/2024											As of 31/12/2024																	
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	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	0							
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025											As of 30/06/2025																
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	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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks are in the RWEA OV2 template.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
800-EUR, SE							
Central governments or central banks	4,591	4,591	0	4,591	4,591	0	0
Regional governments or local authorities	20,023	20,023	0	28,289	48,019	0	0
Public sector entities	0	0	0	0	0	0	0
Multilateral Development Banks	411	411	0	530	530	0	0
International Organisations	236	236	0	330	330	0	0
Institutions	731	731	0	704	704	11	11
Corporates	21,651	8	8	18,756	8	8	8
of which: SME	0	0	0	0	0	0	0
Real	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0
Secured by mortgages on immovable security and AOC exposures	0	0	0	0	0	0	0
of which: SME	0	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	0
Subordinated debt exposures							
Covered bonds	3,247	3,247	325	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0
Collection investments undertakings (CIG)	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾	65,221	19,621	363	0	15,187	19,170	20

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit concentration factors or credit risk mitigation techniques (i.e. a substitution effect).

⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty coverage up to 95% of total original exposure or Top 10 countries covered by original exposure, whichever is of less impact.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardised Approach							
As of 30/09/2024				As of 31/12/2024			
Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
2025-EUR, SE							
Central governments or central banks	4,651	4,651	0	3,788	3,788	0	0
Regional governments or local authorities	28,629	49,629	0	27,889	47,589	0	0
Public sector entities	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0
Institutions	0	0	0	0	0	0	0
Corporates	21,651	8	8	18,756	8	8	8
of which: SME	0	0	0	0	0	0	0
Real	0	0	0	0	0	0	0
of which: SME	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0
of which: SME	0	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	0
Subordinated debt exposures							
Covered bonds	2,769	2,769	271	0	0	0	0
Claims on institutions and corporates with a 1T credit assessment	0	0	0	0	0	0	0
Collection investments undertakings (CIG)	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0
Other exposures	0	0	0	0	0	0	0
Standardised Total ⁽⁴⁾							

⁽¹⁾ Original exposure, unless Exposure value is reported before taking into account any effect due to credit concentration factors or credit risk mitigation techniques (i.e. a substitution effect).

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
Consolidated data	Central governments or central banks	2,274	2,274	0		2,211	2,211	0	
	Regional governments or local authorities	31,795	52,126	0		30,790	50,351	0	
	Public sector entities	731	731	0		655	655	0	
	Multilateral Development Banks	133	133	0		780	780	0	
	International Organisations	287	287	0		262	262	0	
	Institutions	30	30	0		42	42	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	0	
	of which: SME	0	0	0		0	0	0	
	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	0	0
	Subordinated debt exposures	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		13	13	13	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾	52,555	56,752	33	0	49,361	53,346	23	0

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 90% of total original exposure or Top 10 countries ranked by original exposure, whichever is of best quality.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
SWEDEN	Central governments or central banks	2,080	2,080	0		7,050	7,050	0	
	Regional governments or local authorities	51,236	51,236	0		50,212	49,820	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	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	0	
	of which: SME	0	0	0		0	0	0	
	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	0	0
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		13	13	13	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽³⁾	73,445	103,618	0	0	77,943	77,883	13	0

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

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

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Kommuninvest - Grupp

		IRB Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
(mln EUR, %)													
Consolidated data	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
	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	
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets				0						0		
	IRB Total ⁽³⁾				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⁾ Incl. RGLAs and PSEs from Q1 2025

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

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Kommuninvest - Grupp

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
(min EUR, %)													
Consolidated data	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
	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	
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
Other non credit-obligation assets													
IRB Total ⁽³⁾					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⁾ Incl. RGLAs and PSEs from Q1 2025

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

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kommuninvest - Grupp

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kommuninvest - Grupp

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kommuninvest - Gruppe

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kommuninvest - Gruppe

(mln EUR)

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kommuninvest - Grupp

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Kommuninvest - Grupp

As of 31/12/2024

As of 31/12/2024														
Direct exposures														
Residual Maturity	(min EUR)	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	On balance sheet				Derivatives				Off balance sheet	
					Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures	
					of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		Other Central and eastern Europe countries non EEA												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		Middle East												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		Latin America and the Caribbean												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		Africa												
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		Others ⁽²⁾	100	100	0	100	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			203	203	0	149	55	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total			303	303	0	249	0	55	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 counterpart with full or partial government guarantees.

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

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

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

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kommuninvest - Gruppe

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kommuninvest - Gruppe

As of 30/06/202

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kommuninvest - Grupp

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kommuninvest - Grupp

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kommuninvest - Grupp

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Kommuninvest - Grupp

As of 30/06/2025

		As of 30/06/2025												Risk weighted exposure amount
		Direct exposures												
(min EUR)		On balance sheet				Derivatives				Off balance sheet				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3m] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Other Central and eastern Europe countries non EEA													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Middle East													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Latin America and the Caribbean													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Africa													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Others ⁽¹⁾	151 365 342 138 0 0 0	151 365 342 138 0 0 0	0 0 0 0 0 0 0	151 101 0 0 0 0 0	0 0 0 0 0 0 0	0 264 342 138 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0
Total		998	998	0	252	0	744	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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

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

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

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e03

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

	As of 30/09/2024													As of 30/03/2024																		
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾							Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾							Collateral and financial guarantees received on non-performing exposures				
							On performing exposures ⁽²⁾				On non-performing exposures ⁽³⁾										On performing exposures ⁽²⁾				On non-performing exposures ⁽³⁾							
																					On performing exposures ⁽²⁾				On non-performing exposures ⁽³⁾							
Of which performing	Of which stage 2	Of which performing but past due >90 days and <180 days	Of which non-performing ⁽⁴⁾	Of which stage 2	Of which defaulted	Of which stage 3 ⁽⁵⁾	Of which stage 2	Of which stage 2	Of which stage 2	Of which stage 2	Of which stage 2	Of which stage 2	Of which performing	Of which stage 2	Of which performing but past due >90 days and <180 days	Of which non-performing ⁽⁴⁾	Of which stage 2	Of which defaulted	Of which stage 3 ⁽⁵⁾	Of which stage 2	Of which stage 2	Of which stage 2	Of which stage 2	Of which stage 2	Of which stage 2	Of which stage 2	Of which stage 2	Of which stage 2	Of which stage 2			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	5,666	5,666												4,589	4,589																	
Central banks	0	0												0	0																	
General governments	6,568	6,568												3,334	3,334																	
Credit institutions	3,088	3,088												1,589	1,589																	
Other financial corporations	0	0												0	0																	
Non-financial corporations	0	0												0	0																	
Loans and advances (including at amortised cost and fair value)	51,781	51,781												48,146	48,146																	
Central banks	612	612												574	574																	
General governments	27,576	27,576												27,782	27,782																	
Credit institutions	3,202	3,202												64	64																	
Other financial corporations	803	803												803	803																	
Non-financial corporations	18,448	18,448												16,528	16,528																	
Of which: small and medium sized enterprises	0	0												0	0																	
Of which: Loans collateralised by commercial immovable property	0	0												0	0																	
Households	0	0												0	0																	
Of which: Loans collateralised by residential immovable property	0	0												0	0																	
Of which: Credit for consumption	0	0												0	0																	
DEBT INSTRUMENTS other than IFT	57,397	57,397												53,091	53,091																	
OFF-BALANCE SHEET EXPOSURES	2,101	2,101												20	20																	

⁽¹⁾ For the definition of off-balance sheet exposures refer to Article 4(1)(39) of Regulation (EU) No 1774/2015 (SME)

⁽²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet measures.

⁽³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses at the value due to credit risk for financial instruments measured at fair value through profit or loss other than IFT and provisions for off-balance sheet measures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are decreasing items. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 Framework (paragraph 18.02 / 18.05), which follows a sign convention based on a credit/loss convention, as explained in Annex 1 Part 1 (paragraphs 12 and 13) of Regulation (EU) 2013/1031. It is in supervisory reporting, however, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the credit/loss convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with positive sign.

⁽⁵⁾ From June 2024, the gross carrying amount of assets and accumulated impairments that are purchased or originated in credit impairment or risk mitigation are not included in the impairment stage, as it was the case in previous periods.

	As of 30/06/2022																			As of 30/06/2022																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
	Gross carrying amount/ Notional amount										Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾									Collateral and financial guarantees received on non-performing exposures		Gross carrying amount/ Notional amount										Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾									Collateral and financial guarantees received on non-performing exposures																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
	Of which performing					Of which non-performing ⁽²⁾					On performing exposures ⁽³⁾				On non-performing exposures ⁽³⁾							Of which performing					Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾				On non-performing exposures ⁽³⁾																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
	Of which Stage 2		Of which performing but past due 180 days and +180 days			Of which Stage 3 ⁽⁴⁾		Of which Stage 2		Of which defaulted			Of which Stage 2		Of which Stage 3 ⁽⁴⁾			Of which Stage 2				Of which Stage 3 ⁽⁴⁾			Of which Stage 2		Of which Stage 3 ⁽⁴⁾		Of which Stage 2		Of which Stage 3 ⁽⁴⁾		Of which Stage 2		Of which Stage 3 ⁽⁴⁾																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
	(in EUR)																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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) For the definition of non-performing exposures please refer to Article 10(1) of Regulation (EU) No 106/2013 (CRD).

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

(3) Institutions report here the cumulative amount of expected credit losses (see initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MTF and provisions for off-balance sheet exposures).

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are increasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 7.10.2) if 10.20), which follows a sign convention based on a credit-risk convention, as explained in Annex 1 of the IFRS9 framework (Annex 1 of the IFRS9 framework). However, for the off-balance sheet instruments, the same loss (accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the IFRS9 sign convention. This is because, based on this sign convention, the provisions and off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2023, the figures covering assets of assets and accumulated impairments that are purchased or originated as credit-impaired or non-performing are not included in the impairment period, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

Kommuninvest - Grupp

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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		
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												
Loans and advances that have been forborne more than twice ⁽³⁾	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2025 EU-wide Transparency Exercise

Forborne exposures

Kommuninvest - Grupp

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	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 (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

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

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount			Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾				
	Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment			Of which: non-perform	Of which: defaulted	Of which loans and advances subject to impairment						
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	
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		
C Manufacturing	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	1,536	0	0	984	0	0	1,493	0	0	932	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	
F Construction	257	0	0	162	0	0	262	0	0	147	0	0	402	0	0	225	0	0	380	0	0	209	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		
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	
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	
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	
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	
L Real estate activities	14,486	0	0	9,982	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	
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	
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	
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	
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	
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	
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	
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	
Loans and advances	19,448	0	0	13,248	0	0	18,928	0	0	12,767	0	0	20,585	0	0	14,036	0	0	19,650	0	0	12,916	0	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS 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. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)

	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025												
	Loans and advances		Performing				Non-performing				Loans and advances		Performing				Non-performing				Loans and advances		Performing				Non-performing				
			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				of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days		
(in EUR)																															
Gross carrying amount	51,731	51,731	0	0	0	0	48,149	48,149	0	0	0	54,425	54,425	0	0	0	52,613	52,613	0	0	0	0	0	0	0	0	0	0	0	0	0
Of which secured	20,907	20,907	0	0	0	0	20,367	20,367	0	0	0	27,445	27,445	0	0	0	23,182	23,182	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	
Of which instruments with LTV higher than 80% and lower or equal to 90%	0	0		0	0	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 80% and lower or equal to 100%	0	0		0	0	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 100%	0	0		0	0	0	0	0		0	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	0	0	0	0	0	0	0	0	0	0	0
Collateral																															
Of which value capped at the value of exposure	3,247	3,247	0	0	0	0	0	0	0	0	0	3,360	3,360	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	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	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	0	0	0	0	0	0	0	0	0	0	
Financial guarantees received	20,252	20,252	0	0	0	0	19,729	19,729	0	0	0	24,097	24,097	0	0	0	23,181	23,181	0	0	0	0	0	0	0	0	0	0	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	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 loans and advances divided by total loans and advances (including loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.