

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

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



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,625	1,431	1,505	1,500	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,625	1,431	1,505	1,500	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,625	1,431	1,505	1,500	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	1,625	1,431	1,505	1,500	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,625	1,431	1,505	1,500	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,625	1,431	1,505	1,500	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	7,292	6,988	7,099	7,278	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7,292	6,988	7,099	7,278	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	22.28%	20.47%	21.20%	20.61%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.28%	20.47%	21.20%	20.61%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Tier 1 (as a percentage of risk exposure amount) - transitional definition	22.28%	20.47%	21.20%	20.61%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.28%	20.47%	21.20%	20.61%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	22.28%	20.47%	21.20%	20.61%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.28%	20.47%	21.20%	20.61%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	14,828	13,941	14,408	15,048	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	10.96%	10.26%	10.44%	9.97%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,625	1,431	1,505	1,500	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,625	1,431	1,505	1,500	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	14,828	13,941	14,408	15,048	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	14,828	13,941	14,408	15,048	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	10.96%	10.26%	10.44%	9.97%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.96%	10.26%	10.44%	9.97%	[A.2]/[B.2]	



2022 EU-wide Transparency Exercise Capital Luminor Holding AS

		ı	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
		(min EUR, %)	1,625	1,431	1,505	1,500	C 01.00 (r0010,c0010)	REGULATION Articles 4(118) and 72 of ORR
			,		,	-	C 01.00 (40010,20010)	
		transitional adjustments)	1,625	1,431	1,505	1,500		Article 50 of CRR
	-	instruments)	0	0	0	0	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	\vdash		236	46	118	115	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A OWN FUNDS A1 COMMON EQUITY TER: CLPFTAL (net of deductions and after applying transitional adjustments) A11 Commissional adjustments) A12 Capital instruments eligible is CET1 Capital (including share premium and net own capital commissional adjustments) A12 Retained earnings A13 Accumulated other comprehensive income A14.4 Other Recover A15 Funds for general banking risk A16 Minority interest given recopition in CET1 capital A17 Adjustments to CET1 due to prudential filters A18.6 (c) Intergible seaset (code) (code) A19.7 (c) This site of year incompliation of CET1 capital A19.8 (c) Intergible seaset (code) (code) A19.9 (c) Title site of year incompliation of cets on a steel from temporary differences not associated OTI2. A19.10 (c) Differed benefit personn fund assets A110 (c) Reciprocal cross shortings in CET1 Capital A111 (c) Reciprocal cross shortings in CET1 Capital A112 (c) Reciprocal cross shortings in CET1 Capital A113 (c) Deductions retired to assets which can alternatively be subject to a 1.250% risk were compliant of the code of		0	0	0	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1 COMMON EQUITY TERL I CAPITAL (net of deductions and after applying restational adjustments) A.1.1 Common equational adjustments (spile as CET1 Capital (including share premium and net own constructions) A.1.2 Retained commings A.1.3 Accumulated within comprehensive income A.1.4 Other Research A.1.5 Funds for general banking risk A.1.6 A.1.6 Oil Research given recognition in CET1 capital A.1.7 A.1.7 Adjustments to CET1 due to prudential filters A.1.8 A.1.9 () Interrupble assets (including Goodwill) A.1.9 () Interrupble assets (including Goodwill) A.1.9 () Interrupble assets (including Goodwill) A.1.10 () Interrupble assets (including Interrupble assets of interruppersy differences in assets which can alternatively be subject to a 1.250% risk in a constant of interruppersy of interrupp	1,429	1,429	1,429	1,429	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	-1	-1	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	,,,	-10	-10	-10	-11	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-9	-9	-9	-9	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	-12	-11	-11	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (0) (i) and 80 to 01 of CR0; Articles 36(1) point (0) (ii), 243(1) point (0), 244(1) point (0) and 258 of CR0; Articles 36(1) point (0) (ii) and 378(7) of CR0; Articles 36(1) point (0) and 378(7) of CR0; Articles 36(1) point (0) and 378(7) of CR0.
	A.1.14.1		0	-12	-11	-11	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-21	-14	-14	-14	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20		0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21		0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A 1 21 1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	\vdash		0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CSR
	\vdash		0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	\vdash		0	0	0	0	C 01.00 (r0530.c0010)	Article 61 of CRR
	-		0	0	0	0	C 01.00 (r0540,c0010) + C 01.00	
	-		0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
			0	0	0	0	C 01.00 (*0690,c0310) + C 01.00 (*0700,c030) + C 01.00 (*0710,c0310) + C 01.00 (*0740,c0310) + C 01.00 (*0744,c0310) + C 01.00 (*0748,c0310)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (+0660,c0010) + C 01.00 (+0680,c0010) + C 01.00 (+0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,625	1,431	1,505	1,500	C 0s.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	-
	A4.2		0	0	0	0	C 01.00 (r0910,c0010) + C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.0	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	7,292	6,988	7,099	7,278	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	22.28%	20.47%	21.20%	20.61%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.28%	20.47%	21.20%	20.61%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.28%	20.47%	21.20%	20.61%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,625	1,431	1,505	1,500	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	22.28%	20.47%	21.20%	20.61%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
		Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
			L	·		·		

⁽¹⁾ The fully baded 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.

Full visided CET1 capital ratio estimation is based on the formulae stated in column "CORP" CODE" — does note that this mich lead to differences to full visided CET1 capital ratios calculated between the cardiocation basis as in the PRINE 3 disclosure



Overview of Risk exposure amounts

		RW	/Ac		1
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	6,526	6,262	6,337	6,528	C 02.00 (10040, c0010) -[C 07.00 (10080, c0220, c001) + C 07.00 (10110, c0220, c001) + C 07.00 (10110, c0220, c001) + C 08.01 (10080, c0220, c001) + C 08.01 (10080, c0220, c001) + C 08.01 (10080, c0220, c002) + C 08.00 (10470, c0010) + C 02.00 (10480, c010)]
Of which the standardised approach	6,526	6,262	6,337	6,528	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 (r0250, 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 (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 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	59	46	57	55	C 07.00 (r090, r0220, s001) + C 07.00 (r0110, r0220, s001) + C 07.00 (r0130, r0220, s001) + C 08.01 (r0040, r0250, s001) + C 08.01 (r0040, r0250, s002) + C 08.01 (r0040, r0250, s002) + C 08.01 (r0050, r0250, s002) + C 08.01 (r0040, r0250, s002) + C 08.01 (r0440, r0250, s002) + C 08.01 (r0440, r0250, r0250
Credit valuation adjustment - CVA	12	10	14	17	C 02.00 (+0640, 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)	22	22	42	30	C 02.00 (r0520, c0010)
Of which the standardised approach	22	22	42	30	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c8601)*12.5+C 20.00 (r0010,c9450)*12.5+MAX(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	674	649	649	649	C 02.00 (r0590, c0010)
Of which basic indicator approach	674	649	649	649	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (+0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (+0630, c0010) + C 02.00 (+0690, c0010)
Total	7,292	6,988	7,099	7,278	

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.



(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	203	273	67	138
Of which debt securities income	0	0	0	1
Of which loans and advances income	192	258	64	130
Interest expenses	25	31	4	10
(Of which deposits expenses)	1	1	0	1
(Of which debt securities issued expenses)	6	8	1	4
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	55	78	18	39
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	13	16	2	5
Gains or (-) losses on financial assets and liabilities held for trading, net	22	30	14	31
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	-2	-7	-15
Gains or (-) losses from hedge accounting, net	-3	-3	0	0
Exchange differences [gain or (-) loss], net	-7	-8	-2	-9
Net other operating income /(expenses)	-2-	-4	-2-	-4
TOTAL OPERATING INCOME, NET	255	351	86	176
(Administrative expenses)	186	247	51	101
(Cash contributions to resolution funds and deposit guarantee schemes)	8	11	3	6
(Depreciation)	9	12	3	5
Modification gains or (-) losses, net	1	0	0	0
(Provisions or (-) reversal of provisions)	-3	-1	4	3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	0	4	3
(Other provisions)		-1	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-2	1	9	11
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-2	1	9	11
(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	1	2	0	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	58	82	17	51
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	54	75	15	44
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	54	75	15	44
Of which attributable to owners of the parent	54	75	15	44
Information available only as of end of the year			1	**

To Information available only a sorted so the perent
 To Information available only a sorted of the year
 To 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

(min EUR)	,	As of 30/09/20	21			As of 31	/12/2021			As of 31	/03/2022			As of 30,	/06/2022		
		R	air value hieran	chy		R	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hieran	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	3,749				2,556				2,671				2,768				IAS 1.54 (i)
Financial assets held for trading	65	8	56	0	84	9	75	1	152	9	141	2	146	9	133	4	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	3	0	3	0	3	0	3	0	2	0	2	0	2	0	2	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	274	267	0	7	273	266	0	7	227	219	0	7	215	208	0	7	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	1	1	0	0	2	1	0	1	2	1	0	1	3	3	0	1	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	9,975				10,275				10,662				11,178				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	119				125				113				117				
TOTAL ASSETS	14,186				13,317				13,830				14,430				IAS 1.9(a), IG 6

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

(min	EUR)		ı	As of 30/09/20	21					As of 31	/12/2021					As of 31	./03/2022					As of 30	06/2022			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	s carrying amo	unt ⁽²⁾	Accum	nulated impairs	ient ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accun	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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 value through other	Debt securities	1	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	3	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	153	0	0	0	0	0	336	0	0	0	0	0	547	0	0	0	0	0	683	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	8,755	912	218	-25	-24	-56	8,444	1,377	181	-16	-29	-55	8,076	1,945	166	-21	-32	-55	8,824	1,590	172	-23	-29	-55	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Luminor Holding AS

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	48	67	125	109	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	12,358	11,624	12,041	12,598	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	3	22	37	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	5	9	12	12	IAS 37.10; IAS 1.54(I)
Tax liabilities	0	1	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	56	63	65	82	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	12,468	11,767	12,266	12,837	IAS 1.9(b);IG 6
TOTAL EQUITY	1,719	1,549	1,564	1,594	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	14,186	13,317	13,830	14,430	IAS 1.IG6

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



Breakdown of liabilities

Luminor Holding AS

(mln EUR)

	min EUR)		Carrying) amount]
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		48	70	147	145	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
SHORE POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	0	75	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	2,140	1,225	1,969	1,986	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	2,138	1,126	1,868	1,786	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	44	22	53	48	Annex V.Part 1.42(c),44(c)
Donneite	of which: Current accounts / overnight deposits	44	22	53	48	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	246	248	228	219	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	238	240	220	211	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,989	4,043	3,762	3,811	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,931	3,987	3,728	3,723	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,582	4,789	4,602	4,599	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	3,825	4,063	3,925	3,944	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,269	1,164	1,147	1,631	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		88	134	206	304	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		12,407	11,695	12,188	12,743	



2022 EU-wide Transparency Exercise Market Risk

Luminor Holding AS

								-														
	SA						М									IM						
			VaR (Memorai	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP			VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)			ALL PRICE	RISKS CAPITA FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	MEACHIDE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30	09/2021									As of 31/12	/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk	22 16 6	22 19 3	0 0 0	0 0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0 0	0 0 0						
Equities Of which: General risk Of which: Specific risk	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0 0	0 0 0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	22	22	0	0	0	0		0	0	0	0		0	0			<u> </u>	-0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31,	03/2022									As of 30/06	/2022					
Traded Debt Instruments	42	30	0	0	0	0							0	0	0	0						
Of which: General risk	33	23	0	0	0	0							0	0	0	0						
Of which: Specific risk	9	7	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	l o	0	0	0	0	ő							0	ő	0	ő						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	42	30	. 0	0	0	0	0	0	0	0	U	0	. 0	0	. 0	0	0	0	0	0	0	. 0

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



Luminor Holding AS

					Standardisc	d Approach								
			As of 30,	09/2021			As of 31,	12/2021						
	(min EUR. %)	Original Exposure ¹	Original Exposure Value - Risk exposure amount Value adjustments and Provisions Conginal Exposure Value - Risk exposure amount Value (Conginal Exposure Value) - Risk exposure amount Value (Conginal Exposure Value)											
	Central governments or central banks	3,903	4,024	0		2,845	2,955	0						
	Regional governments or local authorities	144	131	12		154	148	13						
	Public sector entities	4	3	2		5	5	2						
	Multilateral Development Banks	0	0	0		0	432	0						
	International Organisations Institutions	138	134	48		235	228	86						
	Institutions Cornorates	1.58 4.638	3.732	3,383		4,489	3.523	3,202						
	of which: SME	2,199	1,865	1,515		2,088	1,731	1,411						
	Retail	2,152	1,767	1,150		1,927	1,558	1.036						
	of which: SMF	1.194	978	559		945	745	426						
Consolidated data	Secured by mortgages on immovable property	4.593	4,545	1,587		4,686	4.646	1,623						
	of which: SME	52	43	12		49	40	11						
	Exposures in default	242	168	208	58	196	130	162						
	Items associated with particularly high risk	81	78	117		74	73	109						
	Covered bonds	24	24	2		37	37	4						
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakinos (CIU)	0	0	0		0	0	0						
	Equity	?	7	7		7	7							
	Other exposures	218	217			205	204	63						
	Standardised Total ²	16,149 (ii) Original exposure, unlike Ex	14,836	6,585	115	14,864	13,950	6,307	10					

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

Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries sarked by original exposure, collected as of electric quaterr

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LITHUANIA	Central overcomments or central schools Resistand overcomment or local arthritists Public sector entities Public sector entities International Or central Entities International Or centralists Commandes Resistant Or centralists Contralists Contrali	2,439 27 4 4 0 0 0 40 2,132 814 825 533 2,303 9 70 32 0 0 0 2 2 2 2	2,493 727 73 0 0 0 0 99 1,741 691 691 444 2,283 9 43 32 0 0 0 0 2 2 133	0 0 0 0 0 19 1,612 551 412 253 788 0 0 0 0 0 2 2 3		1,523 84 5 0 0 98 2,198 81 437 2,362 8 66 3.3 0 0 0 2 2	1,673 85 5 0 0 0 97 1,746 6 685 6 600 338 2,343 7 41 31 0 0 0 0 2 2	0 0 2 0 0 48 1,520 559 386 204 820 2 53 46 0 0 0 0 2 2 2	55
	Standardised Total ²	Talent		31	47			<i>y</i>	46

					Standardisc	d Approach			
			As of 30	09/2021			As of 31,	12/2021	
	(refer FIR %).)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LATVIA	Court of accountments or count at least of accountment of the accountment of least attention of the accountment of least attention of the accountment of the accountment of least	652 10 0 0 14 1,377 743 594 1,239 0 111 8 0 0	652 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 0 1 1 960 518 326 129 0 92 2 8 0 0		760 10 10 10 10 10 10 10 10 10 10 10 10 10	760 7 7 7 7 7 9 9 9 9 9 9 9 1 1 1 1 1 1 1 1	0 1 0 0 7 861 471 295 99 434 0 75 3 0 0 0 2 2	31
	Standardised Total ²	42	42		47	**	*1		45

Opined regionar, unlike Exposer value, is signified before laking into account any effect date to cost commence factor or costs and emploien before gas, auditation effects).

(2) That value adjustments and provisions per costs by contempting valuedate from the sector costs and employer account call adjustments.

(3) That value adjustments and provisions per costs by contempting valuedate from the sector sector or costs and employer account call adjustments.

(4) The value adjustments and provisions per costs by contempting valuedate from the sector or sector and contempting valuedate from the sector or se

					Standardisc	ed Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ESTONIA	Control construents or control banks April or and or service and the control banks April or and or service and the control banks April or and or a	8022 61 0 0 3 3 924 724 368 996 1 1 0 0 0	866 53 0 0 0 3 733 535 589 319 394 44 1 1 0 0	0 111 0 0 0 1 1 633 436 236 177 341 2 0 0	8	436 60 0 0 3 798 571 649 286 1,012 41 34 1 0 0	4977 55 50 0 0 3 6177 519 229 1,001 31 32 4 1 0 0 0	0 111 0 0 0 0 0 1 1 531 388 131 348 9 32 2 2 0 0 0 0 2 2 2 3 3	4
	Other exposures Standardised Total ²		36	21	19	38		23	16

		(2) Total value adjustments a exposures, but includes gene		unterparty excludes those for se	curtisation exposures, additiona	il valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisi	ed Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	Central conveniences or central salessis Beniched conveniences for plant attention Beniched convenience for plant attention Beniched and Transcatteria Beniched and Transcatteria Beniched and Transcatteria Beniched and Bentice and Beniched and Beniched and Beniched and Beniched and Ben	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
1	Standardised Total ²								



	Luminor Holding AS										
					Standardisc	d Approach					
			As of 30	/09/2021			As of 31	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	0		0		0					
Country of Counterpart 5	Residual documents or local authorities Minificiani Are volument banks International Organization International Internationa										
	Other exposures Standardised Total ²	Ů					,				
•			nd provisions per country of co		t due to credit conversion factors curtisation exposures, additiona				•		
					Standardisc	d Approach					

Country of Country at Country and Country and Country and Country at Country		expanses, our rectors general			Standardisc	d Approach			
Country of Country at Country and Country and Country and Country at Country			As of 30,	/09/2021			As of 31,	/12/2021	
Country of	(min FIE %).)	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
Other exosures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Central oversements or central sales and accession of contract and the accession of contract and the accession of contract and accession of contract	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		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

		exposures, but includes general credit risk adjustments.									
					Standardisc	d Approach					
			As of 30,	/09/2021			As of 31	/12/2021			
	(min PIR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 7	Central covermentate or control basis to Assistant Assistant Central C	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Standardised Total ²				0				0		

		exposures, but includes gene	ral credit risk adjustments.						
					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations			0		0		0	
	Institutions	0	0	ō		ō	ō	o o	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail of which: SME			0		0		0	
Counterpart 8	Secured by mortgages on immovable property	i i	0	0		0	i i	ů	
Counterpart o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds			0		0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0		0		0	
	Equity		, o	o o		o o	i i	l ő	
	Other exposures		0	0		ō		ō	
	Standardised Total ²								

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	0		0		0	0	0	
	Regional governments or local authorities	0		0		0	0	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0	9	0		0	0	0	
	Institutions Corporates	0		0		0	U	0	
	of which: SME	0		0			0		
	Retail	0		ů ů		0	0	0	
Country of	of which: SME	i i		ō		ō	ō	ō	
Counterpart 9	Secured by mortgages on immovable property	0		0		0	0	0	
Counterpart	of which: SME	0		0		0	0	0	
	Exposures in default	0		0		0	0	0	
	Items associated with particularly high risk	0		0		0	0	0	
	Covered bonds	0	9	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0			0		
	Collective investments undertakings (CIU) Equity	0		0			0		
	Other exposures	ů o		ő		Ö	ů o	ŏ	
	Standardised Total ²								

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Central governments or central subside a regional government or relat at Medificat subside a regional government or bocal attentions of a regional government and a regional g	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0



EBA LUCITION 2022 EU-wide Transparency Exercise
Credit Risk - Standardised Approach Luminor Holding AS

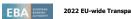
			Standardised Approach										
			As of 31,	03/2022			As of 30/	06/2022					
	(min EUR. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	Central governments or central banks	3,088	3,193	0		3,325	3,434	0					
	Regional governments or local authorities	160	154	15		185	169	15					
	Public sector entities	4	3	2									
	Multilateral Development Banks	0	432	0		0	432	0					
	International Organisations	15	15	0		25	25	0					
	Institutions	287	274	100		280	277	104					
	Corporates	4,688	3,701	3,316		4,974	3,987	3,454					
	of which: SME	2,482	2,089	1,704		2,683	2,172	1,772					
	Retail	1,894 932	1,493 709	993 405		1,910 939	1,524 721	1,014					
Consolidated data	of which: SME	932 4,766	4,729	1.653		4.834	4,799	1.677					
	Secured by mortgages on immovable property of which: SME	4,766	4,729	1,033		4,634	4,799	1,077					
	Exposures in default	180	116	144	67	206	107	133	C.				
	Items associated with particularly binh risk	71	70	105	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	78	75	113	^				
	Covered bonds	36	36	4		39	39	5					
	Claims on institutions and cornerates with a ST credit assessment	0	0	ó		0	0	o o					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	8	7	7		8	7	7					
	Other exposures	204 15,402	204 14.429	54 6.394	119	186	186	58					
	Standardised Total ²	16,053	15,067	6,582	115								

		calculated as of last quarter							
					Standardise	d Approach			
			As of 31,	/03/2022					
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LITHUANIA	Coming deversaments or coming hashes of the Special deversaments or local attentions or special and the Special deversaments or local attentions or special deversaments or local attentions or local attention or local	1,584 77 4 0 0 114 2,264 1,762 722 441 2,424 7 7 6 20 0 0 0	1,635 78 4 4 0 0 110 1,833 599 344 2,404 6 40 30 0 0 0 0 0 0 0 2 2 2	0 0 2 0 55 1,724 723 389 197 2 2 2 2 2 2 4 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17	1,332 105 4 0 0 128 1,982 1,982 770 2,485 7 62 3 6 0 0 0 0 3	1,383 95 3 0 0 124 1,882 906 615 366 2,465 3 6 3 6 0 0 0 0 0 0 3	0 0 2 0 32 1,716 740 366 209 862 2 2 7 5 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	ed Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %)	762	762			715	715		
	Central governments or central banks Regional governments or local authorities	762	/62	0		715	/15	0	
	Public sector entities	0	0	i o		0	0	ő	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	14	7		16	13	6	
	Corporates	1,267	970	858		1,388	1,052	930	
	of which: SME	736	603	490		813	647	526	
	Retail	520 230	410	280		501 205	404	277	
LATVIA	of which: SME	1,271	158 1.261	90 441		1.276	146 1.266	83 443	
	Secured by mortpages on immovable property of which: SME	1,2/1	1,261	441		1,276	1,266	443	
	of which: SNE Pronoures in default		0	- 65	32	92	52	61	20
	Items associated with particularly high risk	3	20	2		3	2	2	
	Covered bonds	ō	0	i i		ō	ō	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
1	Equity	3	3	3		3	3	3	
1	Other exposures	34	34	0		38	38	1	
	Standardised Total ²				52				47

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ESTONIA	Comit of everyments or comit of suchs. Segional government or local attellities spinular government or local attellities spinular government of the such statistics or local attellities Institutions Control of the such or local districts of such or local districts or local district	695 57 0 0 3 866 730 513 29 27 0 0 0 0	7409 54 60 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 111 0 0 0 1 1 568 491 327 118 349 6 24 0 0 0 0 0 2 2 2 2 2 2 2 2 2 2 2 2 2		1,194 54 54 0 0 3 3 966 789 621 1,014 263 1,014 0 0 0 2 25 35	1,251 0 0 0 0 727 618 497 210 1,009 27 7 7 0 0 0 0	0 0 0 0 1 613 550 120 351 22 20 0 0 0 0 2 2 2 2 2 2 2 2 2 2 2 2	
	Standardised Total ²				16				14

		exposures, but includes gener	al credit risk adtustments.						
					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	Control development or control tasked Activation (comments of the plant of the control of the c	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	¢



EBA EUROPEAN BANKING AUTHORITY	2022 EU-wide Transparency Exercise								
MMW/IIIII A S	Credit Risk - Standardised Approach Luminor Holding AS								
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	0/06/2022	
	(mb ER 45)	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 provisions ²
	Central oovernments or central banks Regional governments or local authorities Public sector entities	0						0 0	
	Multilateral Development Banks International Organisations Institutions	0						0 0	
Country of	Corporates of which: SME Retail	0						0 0	
Counterpart 5	or when see Secured by mortgages on immovable property of which: SME Exposures in default	0						0 0	
	Items associated with earticularly high risk Covered bonds Claims on institutions and convorates with a ST credit assessment Collective investments undertakings (CIU)	0						0 0	
	Collective investments undertakinos (CEU) Eculty Other exeosures	0				0		0 0	
	Standardised Total*	(1) Original exposure, unlike I (2) Total value adjustments a	nd provisions per country of a	one taking into account any effe unterparty excludes those for s	ct due to credit conversion factor ecuritisation exposures, additional	ns or credit risk mitigation tech	niques (e.g. substitution effects) and other own funds reductio	s). ons related to the	
		excesses, but includes game	ral credit risk adjustments.			ed Approach			
			As of 31	/03/2022			As of 30	0/06/2022	
	(min FLR %)	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 provisions ²
	Central oovernments or central banks Regional governments or local authorities Public sector entities	0						0 0	
	Public sector entities Multilateral Development Banks International Organisations Institutions	0						0 0	
Country of	Corporates of which: SME Retail	0						0 0	
Counterpart 6	Secured by mortoaces on immovable property of which: SME Exposures in default	0			0			0 0	
	catocones in oceaus I tuma associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0						0 0	
	Collective investments undertakings (CIU) Eaulty Other exposures	0						0 0	
	Standardised Total				ct due to credit convenion facto ecuritisation exposures, additiona				
		excours, but includes own	ral credit risk adjustments.		Standardise	ed Approach			
			As of 31	/03/2022			As of 30	0/06/2022	
	(mh ER 45)	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 provisions ²
	Central oovernments or central banks Regional governments or local authorities Public sector entities	0						0 0	
	Multilateral Develonment Banks International Organisations Institutions	0						0 0	
Country of	Corporates of which: SME Retail	0						0 0	
Counterpart 7	or when see Secured by mortgages on immovable property of which: SME Exposures in default	0						0 0	
	Items associated with earticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0						0 0	
	Collective investments undertakinos (CIU) Eouitv Other exposures	0				0		0 0	
	Standardised Total*								
		(2) Total value adjustments a	nd provisions per country of a	one taking into account any effe unterparty excludes those for s	ct due to credit convenion facto ecuritisation exposures, additiona	rs or credit risk mitigation tech al valuation adjustments (AVA)	niques (e.g. substitution effects c) and other own funds reduction	s). ons related to the	
		(2) Total value adjustments a	nd provisions per country of co nal credit risk adjustments.	unterpirty excludes those for s	ecuritisation exposures, additiona	is or cedit risk mitigation tech al valuation adjustments (AVA ed Approach	i) and other own funds reductio	ons related to the	
		(2) Total value adjustments a exposures, but includes gene	nd provisions per country of or nil credit risk adjustments. As of 31	one taking into account any efficient unterparty excludes those for s	ecuritisation exposures, additiona	al valuation adjustments (AVA)) and other own funds reduction As of 30	ons related to the	
	(ein ER, ts)	(2) Total value adjustments a	nd provisions per country of co nal credit risk adjustments.	unterpirty excludes those for s	ecuritisation exposures, additiona	al valuation adjustments (AVA)	i) and other own funds reductio	ons related to the	Value adjustments provisions ²
	Costrol communicate or control banks. Relocated communicate or local banks. Relocated communicate or local banks relocated banks. Relocated controls.	(2) Total value adjustments a exposures, but includes gene	nd provisions per country of or nil credit risk adjustments. As of 31	unterpirty excludes those for s	ecuritisation exposures, additiona	al valuation adjustments (AVA)) and other own funds reduction As of 30	ons related to the	Value adjustments provisions ²
	(eth ER, %) Control convenients or centrol beats Recional convenients or local admittation Recional convenients or local admittation Security of the convenients of local admittation International Organizations Enternations Security of the convenients of local admittations Security of the convenients of local admittations of local admitt	(2) Total value adjustments a exposures, but includes gene	nd provisions per country of or nil credit risk adjustments. As of 31	unterpirty excludes those for s	ecuritisation exposures, additiona	al valuation adjustments (AVA)) and other own funds reduction As of 30	ons related to the	Value adjustments provisions ²
Country of	Recional overweneste or local authorities Public sactor entities Multilateral Development Banks International Organisations Corporates Corporates Retail Organisations Corporates Corporates Corporates Organisations Corporates Organisations Corporates Organisations Corporates Organisations Organis	(2) Total value adjustments a exposures, but includes gene	nd provisions per country of or nil credit risk adjustments. As of 31	unterpirty excludes those for s	ecuritisation exposures, additiona	al valuation adjustments (AVA)) and other own funds reduction As of 30	ons related to the	Value adjustments provisions
Country of Counterpart 8	Recipital decementaries de lacil administration (Continued on Proceedings of the Continued of Procedings of the Continued of Procedings of the Continued of Procedings of colors (Procedings of Colors) (Proce	(2) Total value adjustments a exposures, but includes gene	nd provisions per country of or nil credit risk adjustments. As of 31	unterpirty excludes those for s	ecuritisation exposures, additiona	al valuation adjustments (AVA)) and other own funds reduction As of 30	ons related to the	Value adjustments provisions ²
Country of Counterpart 8	Recipital downments or local administra subtile sector extitus. In the sector extitus of the sector	(2) Total value adjustments a exposures, but includes gene	nd provisions per country of or nil credit risk adjustments. As of 31	unterpirty excludes those for s	ecuritisation exposures, additiona	al valuation adjustments (AVA)) and other own funds reduction As of 30	ons related to the	Value adjustments of provisions'
Country of Counterpart 8	Recional coverments or local patholicaes subtilise scaries existics international Physicaesis and a subtilise control of the subtilise control of the subtilise of scaries Sec and scaries Sec of scari	(2) Total value adjustment to explosions. In including general programme, but including general Exposures*.	nd proximity of our desirable percentage of our code risk adjustments. As of 33 Exposure Value ⁴	/03/2022 Risk exposure amount	Standardisc Standardisc Value adjustments and provisions*	of Approach Original Exposure ³	As of 35 Exposure Value ¹	No visited to the	Value adjustments provisions ²
Country of Counterpart 8	Recional coverments or local patholicaes subtilise scaries existics international Physicaesis and a subtilise control of the subtilise control of the subtilise of scaries Sec and scaries Sec of scari	(2) Total vivile adjustment a experience, but includes general programme, but includes general	ad proximate per country of ord credit risk adjustments. As of 32 Exposure Value*	onepaty excludes these for a foot of the format of the foot of the	Standardise Standardise Value adjustments and provisions*	of Approach Original Exposure*) and other own funds reduction As of 36 Exposure Values As of 36	no violent to the	Value adjustments of provisions ²
Country of Counterpart 8	Recional coverments or local patholicaes subtilise scaries existics international Physicaesis and a subtilise control of the subtilise control of the subtilise of scaries Sec and scaries Sec of scari	(3) Total visione adjustments as expensions, but should a general properties of the should be appeared. Original Exposure*	As of 33 Exposure Value Expo	(92) 2022 Risk exposure amount of the state	Standardise Standardise Standardise Value adjustments and provisions ² O O O O O O O O O O O O O	of Approach Original Exposure*	Jan of their case funds maked. As of 300 Exposure Values Exposure Values organs (e.g. substitute effects) pages (e.g. substitute effects) pages (e.g. substitute effects) pages (e.g. substitute effects)	Nide exposure amount of the control	Value of gentlements provisions ⁴
Country of Counterpart 8	Recional coverments or local patholicaes subtilise scaries existics international Physicaesis and a subtilise control of the subtilise control of the subtilise of scaries Sec and scaries Sec of scari	(3) There is explained to a requirement, for facilities per segments, for	As of 33 Exposure Value Exposure Value As of 33 As of 34 Exposure Value As of 34	/93/2022 Blik capaters amount on the property and the body of the property and the property a	Standardiss Standardiss Standardiss Value adjustments and previolations of the transit and an adjustments and of the standardiss of the transit and an adjustment and of the standardiss Standardiss Standardiss	of adjunction (MAN) and adjunc	Just all their cost final materials As of 350 Exposure Yallow Long line administration which their cost final particular final materials and their cost final particular cost final materials are made final to the cost final materials are made final materials are made final materials. As of 350	Mink capears amount Mink capears amount O	Value of Systematics of Participation of
Country of Counterpart 8	Nacional occurrences or local admiration subtilises and section lists and section lists and lists list	(3) Total visione adjustments as expensions, but should a general properties of the should be appeared. Original Exposure*	As of 33 Exposure Value Expo	(92) 2022 Risk exposure amount of the state	Standardise Standardise Standardise Value adjustments and provisions ² O O O O O O O O O O O O O	in what is a proper and the property of the pr	Jan of their case funds maked. As of 300 Exposure Values Exposure Values organs (e.g. substitute effects) pages (e.g. substitute effects) pages (e.g. substitute effects) pages (e.g. substitute effects)	Nide exposure amount of the control	Value adjustments Value adjustments Value adjustments Value adjustments value adjustments
Country of Counterpart 8	Nacional occurrences or local admiration subtilises and section lists and section lists and lists list	(3) There is explained to a requirement, for facilities per segments, for	As of 33 Exposure Value Exposure Value As of 33 As of 34 Exposure Value As of 34	/93/2022 Blik capaters amount on the property and the body of the property and the property a	Standardiss Standardiss Standardiss Value adjustments and previolations of the transit and an adjustments and of the standardiss of the transit and an adjustment and of the standardiss Standardiss Standardiss	of adjunction (MAN) and adjunc	Just all their cost final materials As of 350 Exposure Yallow Long line administration which their cost final particular final materials and their cost final particular cost final materials are made final to the cost final materials are made final materials are made final materials. As of 350	Mink capears amount Mink capears amount O	Value adjustments Value adjustments Value adjustments
Country of Counterpart 8	Recinal coveraments or local administration (International Organizations International Organization International Organizations	(3) There is explained to a requirement, for facilities per segments, for	As of 33 Exposure Value Exposure Value As of 33 As of 34 Exposure Value As of 34	/93/2022 Blik capaters amount on the property and the body of the property and the property a	Standardiss Standardiss Standardiss Value adjustments and previolations of the transit and an adjustments and of the standardiss of the transit and an adjustment and of the standardiss Standardiss Standardiss	of adjunction (MAN) and adjunc	Just all their cost final materials As of 350 Exposure Yallow Long line administration which their cost final particular final materials and their cost final particular cost final materials are made final to the cost final materials are made final materials are made final materials. As of 350	Mink capears amount Mink capears amount O	Value affortunists* Frontines* Value affortunists*
Counterpart 8	Recinal coveraments or local administration (Indication Coverance at lasts) International Organisations International Organisations (Indication Coverance at lasts) Indication Coverance at last cover	(3) There is explained to a requirement, for facilities per segments, for	As of 33 Exposure Value Exposure Value As of 33 As of 34 Exposure Value As of 34	/93/2022 Blik capaters amount on the property and the body of the property and the property a	Standardiss Standardiss Standardiss Value adjustments and previolations of the transit and an adjustments and of the standardiss of the transit and an adjustment and of the standardiss Standardiss Standardiss	of adjunction (MAN) and adjunc	Just all their cost final materials As of 350 Exposure Value: Legisland and Materials As of 350 As of 350	Mink capears amount Mink capears amount O	Value affortunes affor
Counterpart 8	Recipital coveraments or lead administration (Administration Processing States International Organizations Compression of child STATES STATES AND ADMINISTRATION OF ADMINISTRA	(3) There is explained to a requirement, for facilities per segments, for	As of 33 Exposure Value Exposure Value As of 33 As of 34 Exposure Value As of 34	/93/2022 Blik capaters amount on the property and the body of the property and the property a	Standardiss Standardiss Standardiss Value adjustments and previolations of the transit and an adjustments and of the standardiss of the transit and an adjustment and of the standardiss Standardiss Standardiss	of adjunction (MAN) and adjunc	Just all their cost final materials As of 350 Exposure Value: Legisland and Materials As of 350 As of 350	Mink capears amount Mink capears amount O	Value affortunes Provisions Value affortunes Value affortunes Provisions
Counterpart 8	Recipital coveraments or lead administration (Administration Processing States International Organizations Compression of child STATES STATES AND ADMINISTRATION OF ADMINISTRA	(3) There is explained to a requirement, for facilities per segments, for	As of 33 Exposure Value Exposure Value As of 33 As of 34 Exposure Value As of 34	/93/2022 Blik capaters amount on the property and the body of the property and the property a	Standardiss Standardiss Standardiss Value adjustments and previolations of the transit and an adjustments and of the standardiss of the transit and an adjustment and of the standardiss Standardiss Standardiss	of adjunction (MAN) and adjunc	Just all their cost final materials As of 350 Exposure Value: Legisland and Materials As of 350 As of 350	Mink capears amount Mink capears amount O	Value affortments Value affortments Value affortments
Counterpart 8	Recinal coveraments or local administration (Indication Coverance at lasts) International Organisations International Organisations (Indication Coverance at lasts) Indication Coverance at last cover	(3) The law explanes are required to the control of	of positions or control of a grant of the definition of the defini	(02) 2022 Risk exposure amount was plus accord any offi	Standard for Value adjustments and provisions of the standard for the stan	of Approach Original Exposure* or cold of Approach or cold of Approach or cold of Approach or cold of Approach Original Exposure*	Just of the case fund material. As of 3'd. Exposure Value* Topic (e.g. salestation official topi	This exposure amount to the control of the control	Value adjustments* Value adjustments* Value adjustments*
Counterpart 8	Recipital coversments or local administration (Indication) Provided States (International Organisations (International Organisations)	(3) That will explain the sequence of the sequ	As of 33 Expense with, a reported in a factor and an array of a control of a contr	(02) 2022 Risk exposure amount was plus accord any offi	Damida di se Sanda	of adjunctive (Additional Conference (Additio	Just of the case fund material. As of 3'd. Exposure Value* Topic (e.g. salestation official topi	The second of th	Value adjustments* Value adjustments* Value adjustments*
Counterpart 8	Recipital coversments or local administration (Indication) Provided States (International Organisations (International Organisations)	(3) That will explain the sequence of the sequ	As of 33 Exposure Value As of 32 Exposure Value Exposure Value As of 32 Exposure Value To see the see t	(93) 2022 Risk captures amount of the captur	Pandor des	of adjunctive (Additional Conference (Additio	part of the case fund material. As of 3' All Exposure Value* The process of the case fund material for the case fund material for the case fund material for the case fund material fund of the case fund material fund for the case fund material fund for the case fund material fund material fund material fund material fund material fund material fund fund for the case fund fund fund fund fund fund fund fund	Note of the control o	Value adjustments Value adjustments Value adjustments
Counterpart 8	Recipital coversments or local administration (Indication) Provided States (International Organisations (International Organisations)	(3) There is explained as expla	As of 31 Exposure Value As of 31	(02) 2022 Blide exposure amount of the expos	Standard for Value adjustments and providence of the providence of	of Agenciach Original Exposure* Original Exposure* Original Exposure* A particular adjustment (MA) Original Exposure* Original Exposure*	part of the room fund material. As of 30 a particular which is a particular with fund in the fundament of the particular which is a	(May 2022) Risk supposers amount On 2022 Risk supposers amount On 3022 Risk supposers amount Risk supposers amount On 3022 Risk supposers amount On 3	
Counterpart 8	Millionia of sourcements or lead admirition Admirition of specialistics Comparison of which SME Secure of a secure of secu	(3) That will explain the sequence of the sequ	As of 33 Exposure Value As of 32 Exposure Value Exposure Value As of 32 Exposure Value To see the see t	(93) 2022 Risk captures amount of the captur	Pandor des	or admit of engagement (Ann. Control of Agreement) Original Exposure) or cost of engagement (Ann. Control of Agreement) Original Exposure) Original Exposure)	part of the case fund material. As of 3' All Exposure Value* The process of the case fund material for the case fund material for the case fund material for the case fund material fund of the case fund material fund for the case fund material fund for the case fund material fund material fund material fund material fund material fund material fund fund for the case fund fund fund fund fund fund fund fund	Note of the control o	
Counterpart 8	Machine Construction or final administration (Machine Construction of School Construction o	(3) There is explained as expla	As of 31 Exposure Value As of 31	(02) 2022 Blide exposure amount of the expos	Standard for Value adjustments and providence of the providence of	of Agenciach Original Exposure* Original Exposure* Original Exposure* A particular adjustment (MA) Original Exposure* Original Exposure*	part of the room fund material. As of 30 a particular which is a particular with fund in the fundament of the particular which is a	(May 2022) Risk supposers amount On 2022 Risk supposers amount On 3022 Risk supposers amount Risk supposers amount On 3022 Risk supposers amount On 3	
Counterpart 8	Militation of positions or lead admitted to the common of	(3) There is explained as expla	As of 31 Exposure Value As of 31	(02) 2022 Blide exposure amount of the expos	Standard for Value adjustments and providence of the providence of	of Agenciach Original Exposure* Original Exposure* Original Exposure* A particular adjustment (MA) Original Exposure* Original Exposure*	part of the room fund material. As of 30 a particular which is a particular with fund in the fundament of the particular which is a	(May 2022) Risk supposers amount On 2022 Risk supposers amount On 3022 Risk supposers amount Risk supposers amount On 3022 Risk supposers amount On 3	
Country of Country of Country part 9	Machine de commente de l'act alternation de l'act alternation d'activitée de l'activitée d'activitée d'activ	(3) There is explained as expla	As of 31 Exposure Value As of 31	(02) 2022 Blide exposure amount of the expos	Standard for Value adjustments and providence of the providence of	of Agenciach Original Exposure* Original Exposure* Original Exposure* A particular adjustment (MA) Original Exposure* Original Exposure*	part of the room fund material. As of 30 a particular which is a particular with fund in the fundament of the particular which is a	(May 2022) Risk supposers amount On 2022 Risk supposers amount On 3022 Risk supposers amount Risk supposers amount On 3022 Risk supposers amount On 3	
Counterpart 8	Recinited cover-moments or local administration (Indication) Provided States (International Organizations (International Organizations)	(3) There is explained as expla	As of 31 Exposure Value As of 31	(02) 2022 Blide exposure amount of the expos	Standard for Value adjustments and providence of the providence of	of Agenciach Original Exposure* Original Exposure* Original Exposure* Original Exposure*	part of the room fund material. As of 30 a particular which is a particular with fund in the fundament of the particular which is a	(May 2022) Risk supposers amount On 2022 Risk supposers amount On 3022 Risk supposers amount Risk supposers amount On 3022 Risk supposers amount On 3	
Country of	Milliotean Towards and Community or Incil administration Control of the Community of the C	(3) There is explained as expla	As of 31 Exposure Value As of 31	(02) 2022 Blide exposure amount of the expos	Standard for Value adjustments and providence of the providence of	of Agenciach Original Exposure* Original Exposure* Original Exposure* Original Exposure*	part of the room fund material. As of 30 a particular which is a particular with fund in the fundament of the particular which is a	(May 2022) Risk supposers amount On 2022 Risk supposers amount On 3022 Risk supposers amount Risk supposers amount On 3022 Risk supposers amount On 3	Value adjustments Value adjustments Value adjustments Value adjustments Value adjustments
Country of	Recinited cover-moments or local administration (Indication) Provided States (International Organizations (International Organizations)	(3) Todayal engones, validation and Conjunction for the Conjunction of	As of 31 Exposure value, in reported the processor value of protection of processor value of protection of protec	(02) 2022 Blide exposure amount of the expos	Standard for Value adjustments and providence of the providence of	of Approach Original Exposure* or could nik religious exposure* or could nik religious exposure* or could nik religious exposure* Original Exposure* or could nik religious exposure*	part of the room fund material. As of 30 a particular which is a particular with fund in the fundament of the particular which is a	(May 2022) Risk supposers amount On 2022 Risk supposers amount On 3022 Risk supposers amount Risk supposers amount On 3022 Risk supposers amount On 3	



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2021					As of 31,	/12/2021		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonuateu uata	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30/	06/2022		
		Origina	l Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
CI: d-t d -t	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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).
 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

							Luminor Holding AS							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria	0 0 0 0 5	0 0 0 0 0 5 5 0		0 0 0 0 0 0 0 0 0		0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
To - 3M	Belgium	0 0 0 15	0 0 0 0 0 0 0 0 0 5 5 15	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 15 0 0		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0
[0 - 3M	Bulgaria									J				J
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	0 4 18 19 5 5 0	0 2 2 3 3 18 19 5 0 0 9 2	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 2 1 18 18 19 42 0 844		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 7 0 0 0 0		11



General governments exposures by country of the counterparty

			Luminor Holding AS											
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland	0 0 0 0 0 5 5	0 0 0 0 0 5 0 5	000000000000000000000000000000000000000	0 0 0 0 0 0		0 0 0 0 5 0 5	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	France	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5 5	000000000000000000000000000000000000000	0 0 0	(0 0 0 0 0 5 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
[0 - 3M [3M - 1Y [11Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Germany													
[0 - 3M 1 1 1 1 1 1 1 1 1	Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Ireland													
[0 - 3M [Italy													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia	40 0 15 0 0 5 8 74 3 3	40 0 16 0 58 74 35 223	000000000000000000000000000000000000000	40 0 16 0 35 8 0 99		0 0 0 23 65 35 123	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 2 2 5 0	(0)	41



General governments exposures by country of the counterparty

				Luminor Holding AS										
							As of 31/12/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(min-Eorly				Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos			negative fair value		heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											Risk weighted exposure amount
		derivative infancial assets	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	Lithuania	0 9 25 70 129 9 0	94	0 0 0 0 1 1	0 5 15 43 41 26 0	C C C C C C C C C C C C C C C C C C C	0 3 10 27 86 68 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
To - 3M	Luxembourg	3.0	3.0					·						J
[0 - 3M [Malta													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands													
[0 - 3M 1 1 1 1 1 1 1 1 1	Poland													
[0 - 3M [Portugal													
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

				Luminor Holding AS										
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
f 0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Hong Kong													



General governments exposures by country of the counterparty

							Luminor Holding AS							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 1Y - 2Y [] 12Y - 3Y [] 13Y - 5Y [] 15Y - 10Y [] 10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Luminor Holding AS

							Luminor Holding AS							
							As of 31/12/2021	l .						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sl	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
To - 3M	Others		0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Vincent

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

(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

							Luminor Holding AS							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	0 0 0 5 9	0 0 0 5 9 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 9	0 0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((
To - 3M	Belgium	0 0 0 9 47 0	0 0 0 0 0 9 47 0	0 0 0 0 0			0 0 0 0 9 47	0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M	Bulgaria													
[0 - 3M [Cyprus													
0 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Czech Republic													
0 - 3M 13M - 1Y 1Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Denmark													
[0 - 3M [Estonia	0 1 4 23 8 6 67 0	0 1 4 23 8 67 0 103	0 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 4 23 8 59 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	3 2 0 0 0 0 0 0 0	(((((((((((((((((((11



General governments exposures by country of the counterparty

								Luminor Holding AS							
								As of 30/06/2022	2						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
		(min-corty					ssets by accounting portfolic		Derivatives with po			negative fair value		neet exposures	
Resi	dual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short					2011001100						Risk weighted exposure amount
			uenvauve inianciai assets	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 0 0 0 18 0 0	0 0 0 0 0 18 0 18		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 18 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	(((((((((((((((((((
	[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 10Y - more Total	France	0 0 12 12 22	0 0 0 1 12 10 0 22			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 12 10 0 22		0	0 0 0 0 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	Germany													
	[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 10Y - more Total	Croatia													
	[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 10Y - more Total	Greece													
	[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 10Y - more Total	Hungary													
	[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland													
	[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 10Y - more Total	Italy													
	[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 10Y - more Total	Latvia	0 11 14 30 101 132 34 35	33		0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 33 5 93 108 33 278		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 4 4 4 0 0	(((((((((((((((((((43



General governments exposures by country of the counterparty

							Luminor Holding AS							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Lithuania	2 22 59 22 149 115 10 389	assets (net of short positions)	0 0 0 0 0	2 15 41 0 46 14 0		0 7 7 28 22 101 99 10	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 3 19 0 0 0	0 0 0 0 0	0
[0 - 3M [Luxembourg													
[0 - 3M [Maita													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Poland													
[0 - 3M [Portugal													
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania													
To - 3M	Slovakia													
To - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Slovenia													



General governments exposures by country of the counterparty

							Luminor Holding AS							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
			Total carrying amount of non-derivative financial assets (net of short		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative insancial 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 [Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

				On balance sheet Non-derivative financial assets by accounting			Luminor Holding AS							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	·
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
To - 3M	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
To - 3M	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Lumainan Haldina AC

							Luminor Holding AS							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [3W-1Y] [3M-1Y] [3M-1Y] [3Y-5Y] [3Y-5Y] [3Y-5Y]	Residual Maturity	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets 10-3H f 139-13Y 13Y-2YI 13Y-3YI 13Y-3YI 13Y-3YI 13Y-10YI 13Y-10Y	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets (net of short positions) Total carrying amount of non-derivative financial assets Total	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets non-derivative financial assets (net of short positions) of which: Financial assets held for trading for 3MT [3M - 17] [3Y - 29T] [3Y - 107] [3Y - 107]	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets (net of short positions) Total carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets held for trading of which: Financial assets held for trading of which: Financial assets designated at fair value through profit or loss Total carrying amount of non-derivative financial assets held for trading of which: Financial assets held for trading of which: Financial assets designated at fair value through profit or loss of which: Financial assets held for trading of which: Financial assets held for trading of which: Financial assets of which: Financial assets held for trading of which: Financial assets	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio assets (net of short positions) of which: Financial assets held for trading for short is a state of through profit or loss of which: Financial assets held for trading for short is a state of the short positions of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and through profit or loss of which: Financial assets and thr	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio N	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with po Of which: Financial assets by accounting portfolio Derivatives with po Of which: Financial assets by accounting portfolio Of which: Financial assets and asset at fear value through other camprehensive income of which: Financial assets at fear value through other camprehensive income Africa 13 - 3H 1 14 - 3H 1 15 - 3H 1 16 - 3H 1 17 - 3H 1 18 - 3H 1 18 - 3H 1 18 - 3H 1 18 - 3H 1	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Non-derivative financial assets by accounting portfolio Derivatives with positive fair value Non-derivative financial assets by accounting portfolio	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with positive	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Converting amount of non-derivative financial assets by accounting portfolio Converting amount of non-derivative financial assets by accounting portfolio Converting amount of non-derivative financial assets by accounting portfolio Converting amount of non-derivative financial assets by accounting portfolio Converting amount of non-derivative financial assets by accounting portfolio Converting amount of non-derivative financial assets by accounting portfolio Converting amount of non-derivative financial assets by accounting portfolio Converting amount of non-derivative financial assets by accounting portfolio Converting amount Conv	Residual Maturity Country Region	Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by account

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 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, Bellas, Bolivia, Brazil, Citila, Cicolinetia, Costal Rica, Dominica, Dominica Republic, Equadry, El Sahador, Geranda, Gustenala, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobago, Unguay, Venezuela, Antiba, Bahamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobago, Unguay, Venezuela, Antiba, Guita, Pinamas, Barbados, Guyana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinamas, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and Halli, Honduras, Jamaica, Mexico, Nicaragua, Pinamas, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and Helina, Pinamas, Paraguay, Peny, S. Kitts and Nevis, S. Lucia, S. Vincent and Halli, Honduras, Jamaica, Pinamas, Pin

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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 nGAMP

Performing and non-performing exposures Luminor Holding AS

							Lamin	i notalig Au								
				As of 30/09/2021								As of 31/12/2021				
		Gross ca	arrying amount/ Nominal amount		Accumulated in value due to cre	spairment, accumulated negative chan- edit risk and provisions ^{4,8}	ges in fair Collaterals and		Gross c	arrying amount/ Nomin	al amount		Accumulated important value due to crea	pairment, accumulated no fit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which non-perfo	eming ¹	On performing exposures ²	On non-performing exposur	financial guarantee		Of which performing but past due >30 days		Of which non-performing	g ^a	On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures
(min PUE)		and <=90 days	Of which: defau	Ited Of which Stage 3		Of which	Stage 3		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	3,59	8 0	0	0	0		0	0 2,42	0						0	0
Debt securities (including at amortised cost and fair value)	42				0			0 61								
Central banks					0						0					
General governments	35	2 0		0	0	0	0	0 49	17		0				0	0
Credit institutions	2	4 0		0	0		0	0 6	ia c		0			0	0	0
Other financial corporations		7 0	0	0	0	0 0	0	0	7 (0				0	0
Non-financial corporations	4	15 0	0	0	0	0 0	0	0 4	is c		0				0	0
Loans and advances(including at amortised cost and fair value)	9,93	0 39	230	230 2:	8 4	9 59	56 1	57 10,04	0 38	180	186	181	46	56	55	125
Central banks			0	0	0	0 0	0	0	0 0		0				0	0
General governments	15	4 0	0	0	0	0	0	0 17	4 (0			0	0	0
Credit institutions		2 0	9	0	0	0	0	0	2 (1	0	1		0	0	0
Other financial corporations	10															
Other financial corporations	18	2 0	,	•	•	0 5	5	1 22			1 '	1	1 '	5	,	1
Non-financial corporations	3,99		122	122	12	7 34	21	85 3.95		10	9 100	104			22	74
	-,						-	-,								1
of which: small and medium-sized enterprises	2,96	2 4	83	83	79 1	4 19	18	64 2,95	2 4	7	8 78	71	20	18	18	59
of which: Loans collateralised by commercial immovable property	2,29	6 0	85	85	78	8 20	18	65 2,27	14 1	. 7	7	7	12	19	19	57
Households	5,59	7 35	92	92	39	2 20	20	71 5,68	10 34	7	1 71	61	21	19	18	51
of which: Loans collateralised by residential immovable property	4,85	9 30	75	75	73 2	5 15	15	60 4,95	6 25	5	6 56	5	17	14	14	42
	,,]	1							_	
of which: Credit for consumption	11	1	1		1	1 "		11	2	1	1	1	1	1 "	ľ	
DEBT INSTRUMENTS other than HFT	13,95	6 39	230	230 2:	8 4	59	56 1	57 13,07	0 38	180	186	181	46	56	55	125
OFF-BALANCE SHEET EXPOSURES	1,86	8	21	21		1		0 1,92	4	l ,		13		1	- 1	
	1,00			٠ - ١	TI	1 .	1	1 .,,,,		I	7	1	1	1	•	1 1

Fig. 1 by the definition of consideration and consideration and the by definite CECI of Mandation (CDI of Mandation (CDI

Performing and non-performing exposures Luminor Holding AS

1				As of 31/03/2022									As of 30/06/2022				
		Gross carrying amount/ Nor	ninal amount		Accumulated important value due to credi	airment, accumulated ne it risk and provisions ^{4,8}	egative changes in fair	Collaterals and		Gross ca	rying amount/ Nomina	al amount		Accumulated imp	pairment, accumulated no fit risk and provisions (18	ogative changes in fair	Collaterals and
	but past d	performing tue > 30 days	Of which non-performin	9*	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performin	9,	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures
(min FIR)	and <	=90 days	Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	2,523	0	0 0		0	0	0	0	2,643								0
Debt securities (including at amortised cost and fair value)	775								900			,		1			
Central banks	0	0				0	0	0					0				
General governments	651	0	0		0	0	0	0	766	. 0			0			0	
Credit institutions	71	0	0	0	0	0	0	0	78	0			0	0		0	
Other financial corporations	7	0	0		0	0	0	0	7				0		۰	0	
Non-financial corporations	46	0	0		0	0	0	0	49				0			0	
Loans and advances(including at amortised cost and fair value)	10,225	42	171 171	166	53	56	55	112	10,605	51	176	17	5 172	53	56	55	116
Central banks	0	0	0	0	0	0	0	0	0	0			0	0	a	0	0
General governments	164	0	0	0	0	0	0	0	169	0			0 0	0	a	0	0
Credit institutions	2	0	0	0	0	0	0	0	2				0	0	a	0	0
Other financial corporations	237	0	7	7	0	5	5	1	346	0	1	7	7	2	6	6	5 0
Non-financial corporations	4,093	S	104 10	101	. 29	34	34	68	4,255	15	111	11	1 105	28	35	35	72
of which: small and medium-sized enterprises	2,967	4	66 6	64	24	22	22	43	3,138	15	58	3 5	8 56	23	21	20	34
of which: Loans collateralised by commercial immovable property	2,348	0	73 73	71	15	21	21	52	2,381		65	6	9 63	15	21	21	47
Households	5,730	37	61 6	1 58	24	17	16	43	5,833	36	58	3 5	8 56	23	14	14	43
of which: Leans collateralised by residential immovable property	5,015	32	48 4	46	19	12	12	36	5,089	30	44	4	4 45	. 17	10	10	34
of which: Credit for consumption	116	1	1	1	1	0	0	0	120	1	1		1	1	a	a	0
DEBT INSTRUMENTS other than HFT	13,523	42	171 171	166	54	56	55	112	14,148	51	176	17	5 172	53	56	55	116
OFF-BALANCE SHEET EXPOSURES	2,002		11 11	11	8	1	1	0	2,051		32	3	32		1	1	. 0

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

			As of 30/	09/2021					As of 31/:	12/2021		
		ying amount of with forbearance	Accumulated i accumulated of value due to con provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	o	o	0	0	0	0	0
Central banks	0	0	0	0	C		0	0	0	0	0	
General governments	0	0	0	0	C		0	0	0	0	0	
Credit institutions	0	0	0	0	C		0	0	0	0	0	
Other financial corporations	0	0	0	0	C		0	0	0	0	0	
Non-financial corporations	0	0	0	0	C		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	482	146	47	40	418	106	443	127	45	39	382	87
Central banks	0	0	0	0	c	C	0	0	0	0	0	0
General governments	0	0	0	0	C	C	0	0	0	0	0	0
Credit institutions	0	0	0	0	C	a	0	0	0	0	0	0
Other financial corporations	9	6	5	5	3	1	8	7	5	5	2	1
Non-financial corporations	351	86	28	24	308	62	321	81	29	24	279	57
of which: small and medium-sized enterprises	270	54	13	10	247		245	55	14	11	222	
Households	122	54	13	11	107	43	114	40	11	9	101	30
DEBT INSTRUMENTS other than HFT	482	146	47	40	418		443	127	45	39	382	
Loan commitments given	16	1	0	0	0	0	21	3	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	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 F18.00 / F19.00), 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-TTS 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.

⁽¹⁾ 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.



Forborne exposures

Luminor Holding AS

Ī			As of 31,	/03/2022					As of 30/	/06/2022		
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated of value due to co provisions for forbearance m	changes in fair redit risk and rexposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	o	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)	373	122	46	41	321	80	379	102	39	33	332	66
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	8	7	5	5	2	1	59	7	6	6	52	0
Non-financial corporations	257	81	30	26	222	54	230	67	24	20	200	44
of which: small and medium-sized enterprises	156	47	19	16	135		182	42	19	15	157	
Households	108	35	10	9	96	26	90	29	9	7	80	22
DEBT INSTRUMENTS other than HFT	373	122	46	41	321		379	102	39	33	332	
Loan commitments given	19	3	0	0	0	0	16	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	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 F18.00 / F19.00), 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.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Luminor Holding AS

			As of 3	0/09/2021					As of 3:	/12/2021					As of 31	1/03/2022					As of 30	/06/2022		
	Gross carn	ing amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated
		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin	of which:	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on
(min EUR)			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹			defaulted			non-performing exposures ¹
A Agriculture, forestry and fishing	307	7	7	307	4	0	300	6	6	300	3	0	302	5	5	302	4	0	328	4	4	328	4	0
B Mining and guarrying	16	0	0	16	0	0	15	0	0	15	0	0	19	0	0	19	0	0	20	0	0	20	0	0
C Manufacturing	524	9	9	524	5	0	509	9	9	509	6	0	550	9	9	550	6	0	677	9	9	677	7	0
D Electricity, gas, steam and air conditioning supply	86	2	2	86	1	0	80	3	3	80	2	0	92	3	3	92	3	0	67	2	2	67	2	0
E Water supply	67	0	0	67	0	0	82	0	0	82	0	0	85	0	0	85	1	0	88	0	0	88	1	0
F Construction	208	20	20	208	9	0	222	16	16	222	8	0	233	15	15	233	9	0	280	15	15	280	10	0
G Wholesale and retail trade	805	18	18	805	5	0	766	6	6	766	5	0	718	20	20	718	7	0	646	36	36	646	9	0
H Transport and storage	325	9	9	325	6	0	306	9	9	306	6	0	311	7	7	311	6	0	320	7	7	320	7	0
I Accommodation and food service activities	46	16	16	46	4	0	40	12	12	40	4	0	33	12	12	33	4	0	33	11	11	33	3	0
J Information and communication	20	0	0	20	0	0	27	0	0	27	0	0	27	0	0	27	0	0	35	0	0	35	0	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	1.144	38	38	1.144	9	0	1.179	35	35	1.179	11	0	1.214	19	19	1.214	12	0	1.218	14	14	1.218	10	0
M Professional, scientific and technical activities	143	1	1	143	1	0	125	0	0	125	1	0	153	0	0	153	1	0	169	0	0	169	2	0
N Administrative and support service artivities	189	10	10	189	7	0	199	10	10	199	8	0	210	12	12	210	8	0	250	9	9	250	8	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	2	0	0	2	0	0	1	0	0	1	0	0	0	0	0	0	0	0
P Education	6	0	0	6	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0
Q Human health services and social work activities	19	0	0	19	0	0	20	0	0	20	0	0	52	0	0	52	0	0	51	0	0	51	0	0
R Arts, entertainment and recreation	9	1	1	9	0	0	8	0	0	8	0	0	8	0	0	8	0	0	9	0	0	9	0	0
S Other services	80	1	1	80	1	0	71	1	1	71	1	0	81	1	1	81	1	0	60	1	1	60	1	0
Loans and advances	3 995	132	132	3 995	51	0	3 958	108	108	3.958	56	0	4.093	104	104	4.093	63	0	4.255	111	111	4.255	64	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 white it 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 (01) 2021/951-115 on Supervisory reporting.