

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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,409	1,408	1,427	1,429	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	1,409	1,408	1,427	1,429	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,409	1,408	1,427	1,429	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	1,409	1,408	1,427	1,429	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,409	1,408	1,427	1,429	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	1,409	1,408	1,427	1,429	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	7,674	7,662	7,288	7,018	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	7,674	7,662	7,288	7,018	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	18.36%	18.38%	19.59%	20.36%	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	18.36%	18.38%	19.59%	20.36%	(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	18.36%	18.38%	19.59%	20.36%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.36%	18.38%	19.59%	20.36%	(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	18.36%	18.38%	19.59%	20.36%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.36%	18.38%	19.59%	20.36%	(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	15,334	15,420	16,049	15,951	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	9.19%	9.13%	8.89%	8.96%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,409	1,408	1,427	1,429	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,409	1,408	1,427	1,429	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	15,334	15,420	16,049	15,951	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	15,334	15,420	16,049	15,951	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.19%	9.13%	8.89%	8.96%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.19%	9.13%	8.89%	8.96%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital Luminor Holding AS

		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	OWN FUNDS	1,409	1,408	1,427	1,429	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,409	1,408	1,427	1,429	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	0	0	0	0	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	74	74	92	92	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1,429	1,429	1,429	1,429	C 01.00 (r0200,r0010)	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 (f) 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	-1	-1	-1	0	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-61	-58	-60	-59	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 CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-9	-9	-8	-8	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(109), 36(1) point (e) and 41 of CRR
	A.1.12		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	-11	-10	-10	-9	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), 34(1) point (b) (i) and 89 to 91 of CRP; Articles 36(1) point (b) (i), 243(1) point (b) (ii), 244(1) point (ii) and 258 of CRP; Articles 36(1) point (b) (iii) and 1374(3) of CRP; Articles 36(1) point (b) (iv) and 153(6) of CRP, Articles 36(1) point (b) (iv) and 153(4) of CRP.
	A.1.14.1	Of which: from securitisation positions (-)	-11	-10	-10	-9	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,r0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-14	-18	-15	-16	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132x(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	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,r0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01 00 (40220 ×0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240.c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 460 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	ARIEM OL OF CHIK
	A.2.2	(-) Excess deduction from 12 items over 12 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0990,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0744,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,409	1,408	1,427	1,429	C 01.00 (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)	
	A.4.2		0	0	0	0	$\begin{array}{c} \text{C 01.00 (r0910,c0010)} + \text{C 01.00} \\ \text{(r0320,c0010)} + \text{C 01.00 (r0930,c0010)} + \text{C} \\ \text{0.10 (r0940,c0010)} + \text{C 01.00 (r0950,c0010)} \\ + \text{C 01.00 (r0950,c0010)} + \text{C 01.00} \\ \text{(r0970,c0010)} + \text{C 01.00 (r0974,c0010)} + \text{C} \\ \text{0.100 (r0976,c0010)} + \text{C 01.00 (r0974,c0010)} + \text{C} \\ \text{0.100 (r0976,c0010)} \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (+0880,c0010) + C 01.00 (+0900,c0010) + C 01.00 (+0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	7,674	7,662	7,288	7,018	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.36%	18.38%	19.59%	20.36%	CA3 (1)	*
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.36%	18.38%	19.59%	20.36%	CA3 (3)	•
CETI Control	C.3	TOTAL CAPITAL RATIO (transitional period)	18.36%	18.38%	19.59%	20.36%	CA3 (5) (A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,409	1,408	1,427	1,429	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.36%	18.38%	19.59%	20.36%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	

⁽¹¹The fully loaded CET) ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indiffuences that are not eliable from a reculatory coint of view at the recording date are not based into based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully baded CET1 capital ratios published by the participating banks e.g., in their Pillar 3 disclosure



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	6,910	6,791	6,435	6,199	C 02.00 (r0040, c0010) -{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	6,910	6,791	6,435	6,199	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	73	153	146	106	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0226, s001) + C 08.01 (r0050, c0226, s002) + C 08.01 (r00500, c0226, s002) + C 08.01 (r00500, c0226, s002)
Credit valuation adjustment - CVA	15	15	14	15	C 02.00 (10640, 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)	27	28	18	24	C 02.00 (r0520, c0010)
Of which the standardised approach	27	28	18	24	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 (0010, 0503)*12.5+C 20.00 (0010;dx550)*12.5+M4X(C 24.00(r0010, d090),C 24.00(r0010,d100),C 24.00(r0010,d110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	649	675	675	675	C 02.00 (r0590, c0010)
Of which basic indicator approach	649	675	675	675	C 02.00 (19600, 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 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	7,674	7,662	7,288	7,018	

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 CVA)' and Securitisations') section.



2023 EU-wide Transparency Exercise P&L Luminor Holding AS

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	221	343	164	361
Of which debt securities income	3	7	4	8
Of which loans and advances income	205	315	130	282
Interest expenses	19	42	42	103
(Of which deposits expenses)	1-	6	13	35
(Of which debt securities issued expenses)	9	17	10	22
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	60	80	21	43
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	7	13	3	6
Gains or (-) losses on financial assets and liabilities held for trading, net	54	38	-2	3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-21	-20	2	3
Gains or (-) losses from hedge accounting, net	0	0	0	-1
Exchange differences [gain or (-) loss], net	-18	7	9	12
Net other operating income /(expenses)	-5	-4	-1	-1
TOTAL OPERATING INCOME, NET	279	415	154	323
(Administrative expenses)	155	224	73	162
(Cash contributions to resolution funds and deposit guarantee schemes)	9	11	3	5
(Depreciation)	8	10	2	5
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	1	8	2	2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	2	9	5	4
(Other provisions)	-1	-1	-2	-2
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)	11	19	3	10
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	11	19	3	10
(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	1	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	96	142	71	140
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	84	124	60	113
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	84	124	60	113
Of which attributable to owners of the parent	84	124	60	113

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



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31,	03/2023			As of 30	06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierard	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	2,375				2,264				3,110				3,073				IAS 1.54 (i)
Financial assets held for trading	179	32	144	3	154	32	119	3	124	10	111	3	111	18	90	3	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	6	0	2	4	6	0	2	4	6	0	2	4	6	0	2	4	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	201	201	0	0	200	200	0	0	201	201	0	0	182	182	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	3	3	0	1	3	0	3	1	3	0	3	1	3	0	3	1	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	11,754				11,928				11,872				11,919				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	7	0	7	0	2	0	2	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	170				202				164				159				
TOTAL ASSETS	14,688				14,757				15,488				15,455				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".

(mln	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	1/03/2023					As of 30	06/2023			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	nulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accui	mulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3	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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	3	0	0	0	0	0	3	0	0	0	0	0	3	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	871	0	0	-1	0	0	1,059	0	0	-1	0	0	1,127	0	0	-1	0	0	1,157	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	9,180	1,649	137	-24	-29	-47	9,200	1,624	130	-27	-31	-43	9,182	1,533	121	-27	-35	-39	9,042	1,688	132	-25	-40	-42	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 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	109	109	102	74	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	12,876	12,874	13,548	13,478	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	82	85	76	88	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	1	-4	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	10	22	24	18	IAS 37.10; IAS 1.54(I)
Tax liabilities	2	10	18	18	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	65	72	75	86	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	13,144	13,173	13,844	13,758	IAS 1.9(b);IG 6
TOTAL EQUITY	1,544	1,584	1,644	1,697	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	14,688	14,757	15,488	15,455	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)

			Carrying	amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		191	194	178	163	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	185	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,001	1,947	2,026	2,125	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	1,722	1,610	1,648	1,821	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	42	26	48	42	Annex V.Part 1.42(c),44(c)
Danasita	of which: Current accounts / overnight deposits	42	25	31	41	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	303	271	274	217	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	295	250	252	182	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,637	3,937	4,409	4,283	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,539	3,670	3,846	3,340	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,611	4,792	4,599	4,571	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	3,963	4,083	3,785	3,573	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,881	1,814	2,126	2,180	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		215	87	67	62	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		13,067	13,068	13,726	13,641	



2023 EU-wide Transparency Exercise Market Risk

(min EUR) As Traded Debt Instruments Of which General risk got which Societic risk East which General risk of which General risk of which Seeff risk Foreign exchange risk Commodities risk	SA RISK EXPOSURE AMOUNT As of 30/09/2022 27 21 5 0	T TOTAL RISK EXPOSURE AMOUNT As of 31/12/2022	Var (Memoran MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		MULTIPLICATION FACTOR (ms) x AVERAGE OF	Memorandum item) LATEST AVAILABLE (SVaRt-1) As of 30/	AND MIGF CAPITA 12 WEEKS AVERAGE MEASURE	ITAL DEFAULT RATION RISK IL CHARGE LAST MEASURE	FLOOR	ISKS CAPITA FOR CTP 12 WEEKS AVERAGE MEASURE	TI E	AMOUNT	VaR (Memoral MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	IM emorandum item) LATEST AVAILABLE (SVARE- 1)	INCREMI DEFAULT MIGRATIO CAPITAL C 12 WEEKS AVERAGE MEASURE	AND . N RISK	FLOOR		TOTAL RIEN EXPOSUF AMOUNT
(min EUR) As Traded Debt Instruments Of which General risk got which Societic risk East which General risk of which General risk of which Seeff risk Foreign exchange risk Commodities risk	As of 30/09/2022	As of 31/12/2022	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS	PREVIOUS	FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS	(SVaRt-1)	AVERAGE MEASURE	LAST MEASURE	FLOOR	AVERAGE	LAST	EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS	PREVIOUS DAY	FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS	AVAILABLE (SVaRt-	AVERAGE		FLOOR	AVERAGE	EXPOSUR AMOUN
Traded Debt Instruments Of which: General risk Of which: Soecific risk Equities Of which: General risk Of which: General risk Foreign exchange risk Commodities risk			0	0		As of 30/	09/2022														
Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: General risk Foreign exchange risk Commodities risk	27 21 5 0	7 28 1 21	0	0	0											As of 31/1	2/2022				
Foreign exchange risk Commodities risk	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 27	0 0 0 0 7	0 0 0	0	0 0 0	0 0			0			0	0 0 0	0 0 0	0 0 0	0 0					
Total As	As of 31/03/2023	As of 30/06/2023	· ·			As of 31/			U	0	0	·	U	0	Ü	As of 30/0	5/2023	0	0	0	
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Equities Of which: General risk Of which: General risk Of which: Specific risk Toreian exchange risk Commodèles risk Total	18 17 1 0 0	8 24 7 20 1 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 0	0 0 0 0 0 0			0	0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0			0	0	

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



Combad governments or Combad governments or Madeira and Madeira									
Regional governments or lo Public sector entities Multilateral Development B International Organisations					Standardised A	pproach			
Regional governments or lo Public sector entities Multilateral Development B International Organisations			As of 30/09/	2022			As of 31;	12/2022	
Regional governments or lo Public sector entities Multilateral Development B International Organisations		Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Regional governments or lo Public sector entities Multilateral Development B International Organisations	(min EUR, %)	3.038	3,157			3,069	3.209		
Public sector entities Multilateral Development B International Organisations		3,036 198	3,137	14		196	3,209	16	
Multilateral Development B International Organisations	ocal authorities	78	40	20		78	43	21	
International Organisations	Ranks	20	451	0		20	449	0	
		41	41	0		48	48	0	
Institutions		326	302	110		348	313	114	
Corporates		5,343	4,342	3,802		5,494	4,236	3,717	
of which: SME		2,740	2,224	1,815		2,714	2,209	1,808	
Retail		1,915	1,554	1,034		1,943	1,538	1,024	
Consolidated data of which: SME		936	735	420		966	725		
Secured by mortoages on ii	immovable property	4,907	4,874	1,703		4,969	4,931	1,723	
of which: SME		37 152	34	112		35 154	33 90	109	48
Exposures in default		152	94	112	48	154	90	109	48
Items associated with parti Covered bonds	ocularly high risk	77	70	114		20	20	101	
	corporates with a ST credit assessment	39	39	ö		39	39		
Collective investments und		0	ō	ō		ō	ō	i o	
Equity		8	8	8		7	6	6	
Other exposures			196	61		233	233	110	
Standardised Total 2		16.330	15,323	6.983		16.667	15,373		113

***Obtained recovers, under Excesser under a sevende Adem siche in the second service and sevende Adem siche in the second service and sevende Adem siche in the second service and sevende Adem sevende

		Stating from the 2023 blenday, waser							
					Standardised A	pproach			
			As of 30/09	2022			As of 31	12/2022	
		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, %) Central governments or central banks	816	869	0		844	891		
	Regional governments or local authorities	99	90	0		95	92		
	Public sector entities	78	40	20		78	41	21	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	159	155			132	126	63	
	Corporates	2,770	2,159	1,985		2,825	2,038	1,878	
	of which: SME	1,149	951	779		1,038	882	726	
	Retail	786	634	408		802	628	405	
LITHUANIA	of which: SME	472 2.545	380 2.525	217 883		471	370 2.580	212	
LITTIOTULE	Secured by mortoaces on immovable property	2,545	2,525	883		2,604	2,580	903	
	of which: SME Exposures in default	,	21	40	17	52	27	33	
	Exposures in default Items associated with particularly high risk	37	31	90	17	32 29	27	33	17
	Covered bonds	1		1 0				1 77	
	Claims on institutions and corporates with a ST credit assessment	ō	0	ō		ō	i i	i i	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	3	3		2	2	2	
	Other exposures	101	101	29		117	117	46	
	Standardised Total ²				48				58

(ii) Chishel excours, unlike Excours value, is recorded before takino into account any effect due to credit convenion factors or credit nik relixation techniques (u.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.

		(2) Total value adjustments and provision	s per country or counterparty s	SCUGES CHOSE FOR SECURDS ADOIT	exposures out indudes general	CHOIC TEX ADJUSCTIONS.			
					Standardised A	pproach			
			As of 30/09/	2022			As of 31;	12/2022	
	(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
	Central governments or central banks	758	758	0		1,099	1,127	0	
	Regional governments or local authorities	17	14	3		17	14	3	
	Public sector entities	0	0	0		0	2	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16	14	7		17	14	7	
	Corporates	1,466	1,141	1,015		1,552	1,152	1,025	
	of which: SME	845	674	548		872	687	561	
	Retail	519	423	290		541	421	288	
LATVIA	of which: SME	212 1,277	154 1.269	88		242	156 1.267	89	
	Secured by mortoages on immovable property	1,277	1,269	444		1,275	1,26/	444	
	of which: SME Exposures in default	0			21	77		58	22
	Exposures in default Items associated with particularly high risk	90	**	10	21	//	***	30	22
	Items associated with particularly high risk Covered bonds	3	2	2		3	1	2	
	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)	ŏ				ő			
	Equity	3	3	3		2	,	2	
	Other exposures	41	41	1		37	37	i i	

		(2) Total value adjustments and provision	ns per country of counterparty	ocludes those for securitisation	exposures but includes general	I credit risk adjustments.			
					Standardised A	pproach			
			As of 30/09	2022			As of 31	/12/2022	
	44.00.00	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	Consideration of the Consideration of Consideration Consideration Consideration Consideration Consideration Consideration Consideration of the Consideration	1,120 22 0 0 0 9 975 745 646 251 1,208 0 0 0 0	1,386 56 0 0 8 736 599 492 201 1,022 1,022 26 0 0 0 0	10 0 0 0 0 2 625 487 333 115 356 8 21 0 0 0 0 0 2	7	924 84 0 0 9 9 990 797 593 252 1,034 259 20 0 0 0 0 2 2 8 8 8	987 66 6 6 6 11 7525 633 482 199 1,000 22 21 10 6 6 6 6 6 7 7 8 7 8 7 8 7 8 8 8 8 8 8 8	13 0 0 0 3 635 522 327 113 358	6
	Standardised Total ²				14				13

					Standardised Approach As of 31/03/2023 As of 90/06/2023													
			As of 31,	03/2023			As of 30,	06/2023										
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions									
	(min BJR, %) Central governments or central banks	4.010	4,147			3,985	4,116	0										
	Regional governments or local authorities	184	161	15		173	154	14										
	Public sector entities	79	43	21		83	43	22										
	Multilateral Development Banks	20	451	0		20	452	0										
	International Organisations	53	53	0		53	53	0										
	Institutions	380	349	109		337	306	100										
	Corporates	5,377	3,864	3,401		4,941	3,479	3,024										
	of which: SME	2,564	2,013	1,644		2,416	1,845	1,496										
	Retail	1,837	1,451	967		1,749	1,390	916										
Consolidated data	of which: SME	903 5,141	680 5,101	389 1,794		925 5,548	704 5,491	402 1,956										
	Secured by mortoages on immovable property of which: SMF	3,141	110	1,794		3,546	326	1,930										
	or which: SME Exposures in default	148	83	98	49	158	326	106	54									
	Items associated with particularly high risk	68	65	97	47	64	63	94										
	Covered bonds	46	46	5		51	51	5										
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0										
	Collective investments undertakings (CIU)	0	0	0		0	0	0										
	Equity	7	7	7		8	8	8										
	Other exposures	172	172	66		183	183	60										
	Standardised Total ²	17,521	15,991	6,581	117	17,355	15,877	6,305	123									

					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min BJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1,447	1,493	0		1,263	1,312	0	
	Regional governments or local authorities	86	84	0		82	83	0	
	Public sector entities	79	41	21		83	42	21	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations							0	
	Institutions	143 2.695	136 1,807	56 1,665		130 2,474	123 1,558	54	
	Corporates	2,695	1,807	1,665		2,474	1,558	1,413 576	
	of which: SME Retail	788	611	398		792	620	403	
	of which: SME	439	338	193		446	345	197	
LITHUANIA	Secured by mortgages on immovable property	2.673	2,647	930		2,870	2.842	1.015	
	of which: SME	37	36	14		129	127	53	
	Exposures in default	38	24	30	12	59	36	44	19
	Items associated with particularly high risk	29	29	43		28	28	42	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	2	2	2		3	3	3	
	Other exposures	99	99	43		100	100	37	
	Standardised Total ²				54				64

| Original exposure, unlike Exposure value, is reported before taking into account any effect due to orell convention factors or ends risk militigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of countrapinty excludes those for securitation exposures but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		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 BJR, %)								
	Central governments or central banks	1,188	1,218			1,089	1,118	0	
	Regional governments or local authorities	1/	15	3		15	13	3	
	Public sector entities	0	1	1			1	1	
	Multilateral Development Banks International Organisations	0	0			,		0	
	Institutions	15	13	ů,		15	13		
	Corporates	1,514	1,099	973		1,461	1,055	929	
	of which: SME	863	685	559		860	673	547	
	Retail	510	398	271		516	410	278	
1.470.774	of which: SME	232	154	88		247	168	96	
LATVIA	Secured by mortgages on immovable property	1,293	1,285	452		1,310	1,294	457	
	of which: SME	0	0	0		11	10	4	
	Exposures in default	85	46	54	28	75	39	47	2
	Items associated with particularly high risk	3	1	2		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	3	2	2		3	3	3	
	Other exposures	34	34	1		43	43	1	
	Standardised Total ²				42				4

		(2) Total value adjustments as	d provisions per country of co-	interparty excludes those for s	cuntration exposures but induc	ies general credit risk adjustmer	nts.		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments as provisions ²
	(min BJR. %) Central governments or central banks	1,147	1,208	0		1,404	1,456	0	
	Regional governments or local authorities	81	63	13		76	58	12	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	15	3		5	15	3	
	Corporates	1,084	738 557	634 452		923 623	638	550 373	
	of which: SME	725	436	452 294			461 355	232	
	Retail	531 231	43b 188	107		436 232	355 191	109	
ESTONIA	of which: SME	1.108	1,102	387		1.302	1,290	109	
	Secured by mortgages on immovable property of which: SME	1,108	74	27		1,302	1,290	74	
	or which: SHE Evenoures in default	70	11	13	7	190	100	14	
	Items associated with particularly high risk			1.0					
	Covered bonds	0	0			ů		l ő	
	Claims on institutions and corporates with a ST credit assessment	ō	0	i i		ō	ō	ō	
	Collective investments undertakings (CIU)	ō	0	ō		ō	ō	ō	
	Equity	2	2	2		2	2	2	
	Other exposures	39	39	23		41	41	22	
	Standardised Total ²				14				



Credit Risk - IRB Approach

							IRB Ap	proach							
				As of 30	/09/2022					As of 31,	/12/2022				
		Original			Exposure				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		
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0		0	0	0	0	0			
	Other non credit-obligation assets				0						0				
	IRB Total ²				0						0				

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



Credit Risk - IRB Approach

							IRB Ap	proach							
				As of 31,	/03/2023					As of 30	/06/2023				
		Original			Exposure				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		
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0		
	Equity	0	0	0	0	0		0	0	0	0	0			
	Other non credit-obligation assets				0						0				
	IRB Total ²				0						0				

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



General governments exposures by country of the counterparty

		Luminor Holding AS												
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balaı	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Austria	41	0 0 0 7 42 0	0 0 0 0 0	(((((((((((((((((((0 0 0 0 2 42 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 - 3M [Belgium	() () () () () () () () () () () () () (0 0 0 1 11 8 3 8 50 0	000000000000000000000000000000000000000	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	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 - 3M [Bulgaria		,				,			·		·		
Total [0 - 3M [0 - 3M [1 3M - 1 Y [1 1 Y - 2 Y [1 2 Y - 3 Y [3 Y - 5 Y [15 Y - 10 Y [10 Y - more Total	Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Czech Republic													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Denmark													
Total	Estonia	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 2 3 11 11 12 90 0	0 0 0 0 0	((((((((((((((((((((0 2 13 11 12 84 0	(000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 23 1 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

		As of 31/12/2022												
						Direc	ct exposures	•						
				On balance s	heet	Direc	ct exposures		Deriva	tives		Off balar	nce sheet	_
	(mln EUR)					ssets by accounting portfolic		Derivatives with pos			negative fair value		neet exposures	
			Total carrying amount of		NOT GETVELVE IIIIancial as	sees by accounting por tronk	, 	Derivatives with pos	Sitive Iali Value	Delivauves mui	negacive ian 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 [Finland	0 0 0 32 41 1	0 0 0 32 41 0 73	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 32 41 0 73	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total Tota	France	0 0 0 14 15 5 0	0 0 0 14 15 0	0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 14 15 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
	Germany													
[0 - 3M [Croatia													
27 - 34 33 - 57 53 - 57 53 - 107 100 - more Total 0 - 3M 3M - 17 11 - 27 12 - 37 13 - 57 15 - 107 100 - more Total 10 - 3M	Greece													
13M - 1Y	Hungary													
[0 - 3M [Ireland													
[0 - 3M	Italy													
To - 3M	Latvia	0 25 32 199 98 133 3 3	0 25 32 109 98 133 32 429	0 0 0 0 0	0 16 0 255 14 0 0 54	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 32 84 84 125 32 366	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1 0 0 2 4 1 0		51



General governments exposures by country of the counterparty

		As of 31/12/2022												
						Direc	t exposures	<u> </u>						
				On balance s	heet		et exposures		Deriva	tives		Off balar	ice sheet	t
	(mln EUR)					ssets by accounting portfolic		Derivatives with pos			negative fair value	Off-balance sh		
			Total coming amount of		Non-derivative financial as	ssets by accounting portrolic		Derivatives with pos	sitive fair value	Derivatives with	negative rair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania	26 117 75 61 157 156 0		24 0 1 0 0 0 2 25	0 15 41 7 37 13 0 0	0 0 0 1 1 0 0 0 3	2 1 33 53 118 143 0 0 351	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 8 0 0 0		0
Total 0 - 3M 0 - 3M 1 3M - 1 Y 1 2Y - 2Y 2Y - 3Y 1 3Y - 5Y 1 5Y - 10Y 1 10Y - more Total 0 - 3M 1 3M - 2Y 1 3Y - 2Y	Luxembourg													
	Malta													
[0 - 3M [[3M - 1Y [[1Y - 2Y [Netherlands													
27 - 34' 33 - 54' 55' - 100' 100' - more Total 0 - 3Mf 3M - 14' 12' - 34' 12' - 34' 13' - 54' 15' - 100' 100' - more Total 0 - 3Mf 0 - 3Mf 101 - 101	Poland													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Portugal													
[0 - 3m] [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [5Y - 10Y	Romania													
[0 - 3M [Slovakia													
10 - 3M	Slovenia													



General governments exposures by country of the counterparty

			Luminor Holding AS As of 31/12/2022												
														•	
						Direc	ct exposures								
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet		
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures		
			Total carrying amount of non-derivative financial								negative talli fallac			Risk weighted exposure amount	
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	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] [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [5Y - 10Y	Sweden														
[0 - 3M [United Kingdom														
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	Iceland														
[0 - 3M [Liechtenstein														
Total [0 - 3M [Norway														
[3M - 1Y 1Y - 2Y 2Y - 3Y	Australia														
37 - 57 157 - 107 100 - more Total 0 - 3M 3M - 17 17 - 27 27 - 37 57 - 57 157 - 107 107 - more Total	Canada														
Total	Hong Kong														



General governments exposures by country of the counterparty

							Luminor Holding AS							
							As of 31/12/2022							
						Dire	ct exposures							_
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	ice sheet	
												Off-balance si	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	•	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	exposure amount
[0 - 3M [3M - 1Y [11 - 2Y [22 - 3Y [3Y - 5Y [15Y - 10Y [100' - more	Japan													
[U - 3M	u.s.													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	China													
Total [0 - 3M 1 M - 1 Y 1 M - 2 Y	Switzerland													
[0 - 3M [Other advanced economies non EEA													
100' - more Total [0 - 3M [3M - 1V] [1V - 2V] [2V - 3V] [3W - 5V] [5Y - 10V] [10V - more Total	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
13Y - MOTE	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Luminor Holding AS

							Luminor Holding AS							
							As of 31/12/2022	!						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [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						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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

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

Regions:

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

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

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

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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.



General governments exposures by country of the counterparty

							Luminor Holding AS							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		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	exposure amount
[0 - 3M [Austria	0 1 1 3 3 0 5 7 7	0 0 1 0 17 39 0 0	0 0 0 0 0	0 0 0 5 0 0 0	(((((((((((((((((((0 0 1 0 13 39 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
Total [0 - 3M [3M - 1Y [1	Belgium	0 0 11 14 40 53 5	0 0 0 0 1 11 40 5 5 5 3	000000000000000000000000000000000000000	0		0 0 0 0 11 40 0 53 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 - 3M [Bulgaria	100	104	v	·		104			·		·		
Total [0 - 3M [13M - 1Y [12Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Cyprus													
[0 - 3M	Czech Republic													
0 - 3M 1 - 3M 1 1 1 1 1 1 1 1 1	Denmark													
10 - 3M	Estonia	0 33 14 3 11 100 0 16	0	0 4 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 27 14 3 11 95 0	(0 0 0 0 0	0 0 0 0 0	23 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

							Luminor Holding AS							
							As of 30/06/2023							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet 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]	Finland	0 0 1 3 46	0 0 1 34 48	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 1 34 48	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
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France	83 0 0 0 0 18 18 16 16	83 0 0 0 0 18 16 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		83 0 0 0 0 18 16 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 [Germany						3.							
To - 3M	Croatia													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
Total	Hungary													
[0 - 3M [Ireland													
[0 - 3M [Italy													
[0 - 3M [Latvia	0 44 33 77 147 100 33 439	32	0 3 0 0 0 0	0 11 25 0 14 0 0	((((((((((((((((((((0 32 5 77 133 99 32 378	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 2 0 5 0 0		0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

			As of 30/06/2023											
						Direc	et exposures							
	() (() ()			On balance s	heet		et exposures		Deriva	tives		Off balar	ice sheet	t
	(min EUR)					sets by accounting portfolic		Derivatives with pos			negative fair value	Off-balance sh		
			Total carrying amount of		non-uenvauve ilianciai as	sets by accounting portionic		Derivatives with pos	icive ian value	Delivauves mur	negative fall 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 [Lithuania	4 71 20 120 168 81 81 05	4 71 20 120 120 168 81 0 0 464	4 0 1 0 2 1 0 8	0 41 0 22 27 8 0 9	0 0 1 1 0 0 3	0 30 19 97 137 72 0 355	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
Total 0 - 3M 0 - 3M 1 3M - 1 Y 1 2Y - 2Y 2Y - 3Y 1 3Y - 5Y 1 5Y - 10Y 1 10Y - more Total 0 - 3M 1 3M - 2Y 1 3Y - 2Y	Luxembourg													
	Malta													
[0 - 3M [[3M - 1Y [[1Y - 2Y [Netherlands													
27 - 34' 33 - 54' 55' - 100' 100' - more Total 0 - 3Mf 3M - 14' 12' - 34' 12' - 34' 13' - 54' 15' - 100' 100' - more Total 0 - 3Mf 0 - 3Mf 101 - 101	Poland													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
10 - 3M	Slovenia													



General governments exposures by country of the counterparty

							Luminor Holding AS							
							As of 30/06/2023							
						Direc	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	(<u>2</u>				Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance si	neet 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 [Spain													
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
Total	Iceland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Liechtenstein													
Total	Norway													
[0 - 3M [13M - 1Y 1 1 1 1 1 1 1 1 1	Australia													
[0 - 3M [Canada													
[0 - 3M [3M - 1Y [11 - 2Y [11 - 2Y [12 - 3Y [13 - 5Y [15 - 10Y [10 - more]]]]	Hong Kong													



General governments exposures by country of the counterparty

							Luminor Holding AS							
							As of 30/06/2023							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	•	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 [Japan													
[0 - 3M [U.S.													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	China													
Total	Switzerland													
[10V - more	Other advanced economies non EEA													
Total [0 - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total Tota	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Luminor Holding AS

							Luminor Holding AS							
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	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 [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					

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 conomic 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. (S) Residual countries not reported separatively 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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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

					As of 30/09/2022									As of 31/12/2022				
		Gross c	arrying amount/ Nomir	al amount		Accumulated imp	pairment, accumulated r dit risk and provisions ⁴	regative changes in fair	Collaterals and		Gross carr	ying amount/ Nomina	lamount		Accumulated imp	pairment, accumulated n	egative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	91	On performing exposures ²	On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performin	·	On performing exposures ²	On non-perfor	ning exposures ³	financial guarantees received on non- performing exposures
(ede EUI)		and <=90 days		Of which: defaulted	Of which Stage 3 ³			Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	2,253									2,136								
Debt securities (including at amortised cost and fair value)	1,078					1				1,265					1			
Central banks				0					0			0						
General governments	881	9 0		0				0	0	1,070	0	0						0
Credit institutions	71	8 0		0					0	83		0						
Other financial corporations		4 0		0				0	0	4	0	0						0
Non-financial corporations	100	7 0		0	0	1		0	0	109	0	0			1			
Loans and advances(including at amortised cost and fair value)	10,984	41	14	1 14	137	53	47	47	90	10,971	49	133	133	130	58	43	43	87
Central banks									0	0		0				l ,		
Consideration Co					1		1	1	Ü				`	1	l	1	1	
General governments	163	3 0		0	0			0	0	196		0						0
Credit institutions	:	3 0		0	0	0		0	0	3	0	0						0
Other financial corporations	321	8 0		1	1	. 2		0	0	316	. 0	0			1			0
Non-financial corporations	4,553	2 5	1	91 9	1 89	30	3	35	53	4,465	4	86	86	84	28	32	3:	53
of which: small and medium-sized enterprises	3,25	4		53 5	51	24	21	20	30	3,289	4	51	51	45	22	20	20	29
										2.560			_				_	
of which: Loans collateralised by commercial immovable property	2,60	1 0	١	м е	62	16			43	2,560		64	64	6.1	16	A		44
Households	5.931	20							20	5.993								25
nusinus	5,936	30	1		***			"	36	5,993	**	*/		**	1 "			
of which: Loans collateralised by residential immovable property	5.17	12		9	35	17		,	29	5.240	36	35	36	34	,,,	Ι,		77
- management of tradefile initiation property	3,17	1	1			1		1		2,240		2	_	1	1	1	1	-
of which: Credit for consumption	124	4 1		1					0	122	1	1	1		1			
	l														1			
DEBT INSTRUMENTS other than HFT	14,315	41	14	1 14	137	54	47	47	90	14,373	49	133	133	130	59	43	43	87
OFF-BALANCE SHEET EXPOSURES	2,130		1	4 1	14	4		. 1		2,281		23	23	23	6	•		0

^{2,190 16 16 17 18} The difficient of non-networkness consenses with the Nation (180 to 180 to

Performing and non-performing exposures Luminor Holding AS

	Lilling Housing AS																	
					As of 31/03/2023									As of 30/06/2023				
		Gross c	arrying amount/ Nomina	al amount		Accumulated imp	pairment, accumulated no fit risk and provisions ⁴	egative changes in fair	Collaterals and		Gross ca	arrying amount/ Nominal	amount		Accumulated imp	airment, accumulated no lit risk and provisions ⁶	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing		On performing exposures ²	On non-perform	ming exposures ³	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	exposures		Of which Stage 3 ⁸			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	exposures		Of which Stage 3 ³	
(min EUR) Cash balances at central banks and other demand deposits						-					-							
Cash balances at central banks and other demand deposits Debt securities (including at amortised cost and fair value)	3,001 1,335									2,948 1,345			0					
Central banks	1,335			,		1 .				1,345	ا ا							
General governments	1.130	0		1 1						1.135		0				0	,	0
Credit institutions	1,130]						92		0						0
Other financial corporations	9	0										0	0			0		0
Non-financial corporations	108	0				1	0			108	0	0	0		1	0		0
Loans and advances(including at amortised cost and fair value)	10,848	58	125	125	121	62	40	39	82	10,871	52	134	134	132	65	42	42	88
Central banks						Ι						0						
Central banks	٥		۱ "	1 1	۰		۰	,		۰	۰	U					· °	· ·
General governments	183	0	0	0	0	0	0			185	0	0	0	0	0	0	0	0
Credit institutions	45	0	0	0	0	0	0		0	33	0	0	0	0	0	0	0	0
Other financial corporations	311	0	0	0	0	4	0		0	304	0	0	0	0	3	0	0	0
Non-financial corporations	4,315	7	75	75	72	28	28	27	45	4,311	2	81	81	. 80	29	29	29	49
of which: small and medium-sized enterprises	3,188	7	41	41	38	22	17	17	22	3,192	2	43	43	41	24	18	18	22
of which: Loans collateralised by commercial immovable property	2,495	_								2,402								
or which: Loans collateralised by commercial immovable property	2,495	0	58	58	55	15	19	19	39	2,402	0	53	53	51	18	19	19	33
Households	5,994	51			49	20	12	17	27	6,039	50	52			22	12	12	30
I I DOLLAR DICE	2,224		-	~	-	1				0,033	30	33	33	31				20
of which: Loans collateralised by residential immovable property	5.267	43	38	38	37	23	9	9	29	5.312	44	43	43	42	26	11	11	32
of which: Credit for consumption	123	1	1	1	1	1	0		0	126	1	1	1	1	1	0	0	0
DEBT INSTRUMENTS other than HFT	15,183		125	125	121					15,164	-	134	134	132				
DEST INSTROMERTS OWN THAIR HET		~	125	125	121	63	40	39	82		52	134	134	132	66	42	42	88
OFF-BALANCE SHEET EXPOSURES	2,385		26	26	26	5	10	10	0	2,273		25	25	25	4	11	11	0

The first deathful and supplements paragrange spaces (plane of the Section CAC) of Section Sec



Forborne exposures

			As of 30/	09/2022								
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated ch value due to ch provisions for forbearance me	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	
(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	o	0	О	0	0	0	o	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)	398	100	40	33	352	64	383	96	36	30	340	64
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	53	1	1	0	53	0	52	0	0	0	52	0
Non-financial corporations	257	71	31	26	220	43	254	70	28	23	221	45
of which: small and medium-sized enterprises	182	39	19	15	159		193	40	19	16	169	
Households	88	28	8	7	79	21	76	25	8	7	67	19
DEBT INSTRUMENTS other than HFT	398	100	40	33	352		383	96	36	30	340	
Loan commitments given	22	1	0	0	0	0	53	6	3	3	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ${}^{\mathcal{I}}$	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

⁽a) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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 openably recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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

			As of 31/	03/2023		As of 30/06/2023								
		ying amount of with forbearance	Accumulated in accumulated control value due to control	mpairment, hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			ring amount of with forbearance	Accumulated in accumulated c value due to cr	mpairment, hanges in fair redit risk and exposures with	Collateral and financial guarant received on exposures with forbearance 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	О	0	0	0	0	0	0	0	0	0	o		
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)	379	82	34	26	330	55	376	72	32	24	332	45		
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	53	0	3	0	49	0	52	0	1	0	48	0		
Non-financial corporations	260	57	24	19	224	36	267	49	23	18	235	28		
of which: small and medium-sized enterprises	205	30	16	12	177		198	27	17	13	171			
Households	66	24	7	6	58	18	57	23	7	6	49	17		
DEBT INSTRUMENTS other than HFT	379	82	34	26	330		376	72	32	24	332			
Loan commitments given	39	3	0	0	0	0	45	2	0	0	0	0		
QUALITY OF FORBEARANCE ²														
Loans and advances that have been forborne more than twice $^{\it 3}$	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are enerally reported with a positive sign.

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.



2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Luminor Holding AS

	AS 01 30/09/2022					As of 31/12/2022							AS 0f 31/U3/2023						AS 01 30/06/2023					
(min EUR)	Gross carrying amount					Accumulated	Gross carrying amount				Accumulated	Gross carrying amount				1	Accumulated	Gross carrying amount					Accumulated	
		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment		negative changes in fair		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 non-performing exposures ¹		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 non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ²	negative
A Agriculture, forestry and fishing	350	4	4	350	4	0	348	5	5	348	4	0	342	7	7	342	4	0	360	7	7	360	4	0
B Mining and guarrying	19	0	0	19	0	0	16	0	0	16	0	0	17	0	0	17	0	0	18	0	0	18	0	0
C Manufacturing	722	8	8	722	7	0	652	16	16	652	11	0	609	15	15	609	10	0	579	16	16	579	10	0
D Electricity, gas, steam and air conditioning supply	77	2	2	77	2	0	118	2	2	118	2	0	95	1	1	95	2	0	176	1	1	176	1	0
E Water supply	96	0	0	96	1	0	93	0	0	93	1	0	91	0	0	91	1	0	88	0	0	88	1	0
F Construction	272	14	14	272	11	0	246	13	13	246	11	0	252	11	11	252	9	0	267	15	15	267	11	0
G Wholesale and retail trade	803	22	22	803	10	0	708	21	21	708	9	0	661	19	19	661	8	0	621	15	15	621	6	0
H Transport and storage	318	6	6	318	6	0	322	1	1	322	3	0	307	0	0	307	3	0	301	15	15	301	7	0
I Accommodation and food service activities	32	11	11	32	3	0	27	9	9	27	3	0	26	8	8	26	3	0	26	0	0	26	1	0
3 Information and communication	35	0	0	35	0	0	35	0	0	35	0	0	36	0	0	36	0	0	34	0	0	34	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	1,211	13	13	1,211	10	0	1,357	14	14	1,357	9	0	1,312	8	8	1,312	8	0	1,274	9	9	1,274	11	0
M Professional, scientific and technical activities	190	1	1	190	2	0	174	1	1	174	2	0	169	1	1	169	2	0	160	0	0	160	2	0
N Administrative and support service activities	260	9	9	260	7	0	261	5	5	261	4	0	272	2	2	272	3	0	297	2	2	297	3	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	5	0	0	5	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	55	0	0	55	0	0	53	0	0	53	0	0	70	0	0	70	0	0	73	0	0	73	0	0
R Arts, entertainment and recreation	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0
S Other services	96	1	1	96	1	ō	39	1	1	39	1	0	40	1	1	40	1	0	22	1	1	22	1	0
Loans and advances	4 552	91	91	4 552	65	0	4.465	96	96	4.465	60		4 215	20	76	4 315	66	0	4 311	01	01	4 311	F0	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 convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.