REDEFINING INFRASTRUCTURE

Disclosure Report as of 30 June 2022
of Kommunalkredit Group

EU KM1 – Key metrics

in EUR 1,000 or %		30/06/2022	31/12/202	30/06/2021
Available own funds **(amounts)**				
1	Common Equity Tier 1 (CET1) capital	344,531.3	344,357.4	339,438.5
2	Tier 1 capital	386,541.3	378,827.7	371,988.2
3	Total capital	426,748.6	412,774.2	403,695.6
Risk-weighted exposure amounts				
4	Total risk exposure amount	2,390,141.2	2,026,560.0	1,884,537.0
Capital ratios **(as % of risk-weighted exposure amount)**				
5	Common Equity Tier 1 ratio (%)	14.41%	16.99%	18.01%
6	Tier 1 ratio (%)	16.17%	18.69%	19.74%
7	Total capital ratio (%)	17.85%	20.37%	21.42%
Additional own funds requirements to address risks other than the risk of excessive leverage **(as a percentage of risk-weighted exposure amount)**				
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3.40%	3.40%	3.40%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.91%	1.91%	1.91%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	2.55%	2.55%	2.55%
EU 7d	Total SREP own funds requirements (%)	11.40%	11.40%	11.40%
Combined buffer and overall capital requirement **(as a percentage of risk-weighted exposure amount)**				
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-	-
9	Institution specific countercyclical capital buffer (%)	0.01%	0.01%	0.05%
EU 9a	Systemic risk buffer (%)	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-
EU 10a	Other Systemically Important Institution buffer (%)	-	-	-
11	Combined buffer requirement (%)	2.51%	2.51%	2.55%
EU 11a	Overall capital requirements (%)	13.91%	13.91%	13.95%
12	CET1 available after meeting the total SREP own funds requirements	6.45%	8.97%	10.02%
Leverage ratio				
13	Leverage ratio total exposure measure	4,764,199.3	4,381,469.9	4,659,522.4
14	Leverage ratio (%)	8.11%	8.65%	7.98%

in EUR 1,000 or %		30/06/2022	31/12/2021	30/06/2021
Additional own funds requirements to address the risk of excessive leverage **(as a percentage of total exposure measure)**				
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	3%	3%	3%
EU 14b	of which: to be made up of CET1 capital (percentage points)	-	-	-
EU 14c	Total SREP leverage ratio requirements (%)	3%	3%	3%
Leverage ratio buffer and overall leverage ratio requirement **(as a percentage of total exposure measure)**				
EU 14d	Leverage ratio buffer requirement (%)	-	-	-
EU 14e	Overall leverage ratio requirement (%)	3%	3%	3%
Liquidity Coverage Ratio				
15	Total high-quality liquid assets (HQLA) (Weighted value – average)	728,259.7	950,674.4	1,279,416.3
EU 16a	Cash outflows – Total weighted value	282,642.7	191,317.6	503,226.8
EU 16b	Cash inflows – Total weighted value	18,799.9	61,941.4	44,778.1
16	Total net cash outflows (adjusted value)	263,842.8	129,376.2	458,448.7
17	Liquidity coverage ratio (%)	276%	735%	279%
Net Stable Funding Ratio				
18	Total available stable funding	3,743,972.1	3,511,962.3	3,485,507.3
19	Total required stable funding	3,132,010.5	2,883,826.7	2,728,375.9
20	NSFR ratio (%)	120%	122%	128%

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