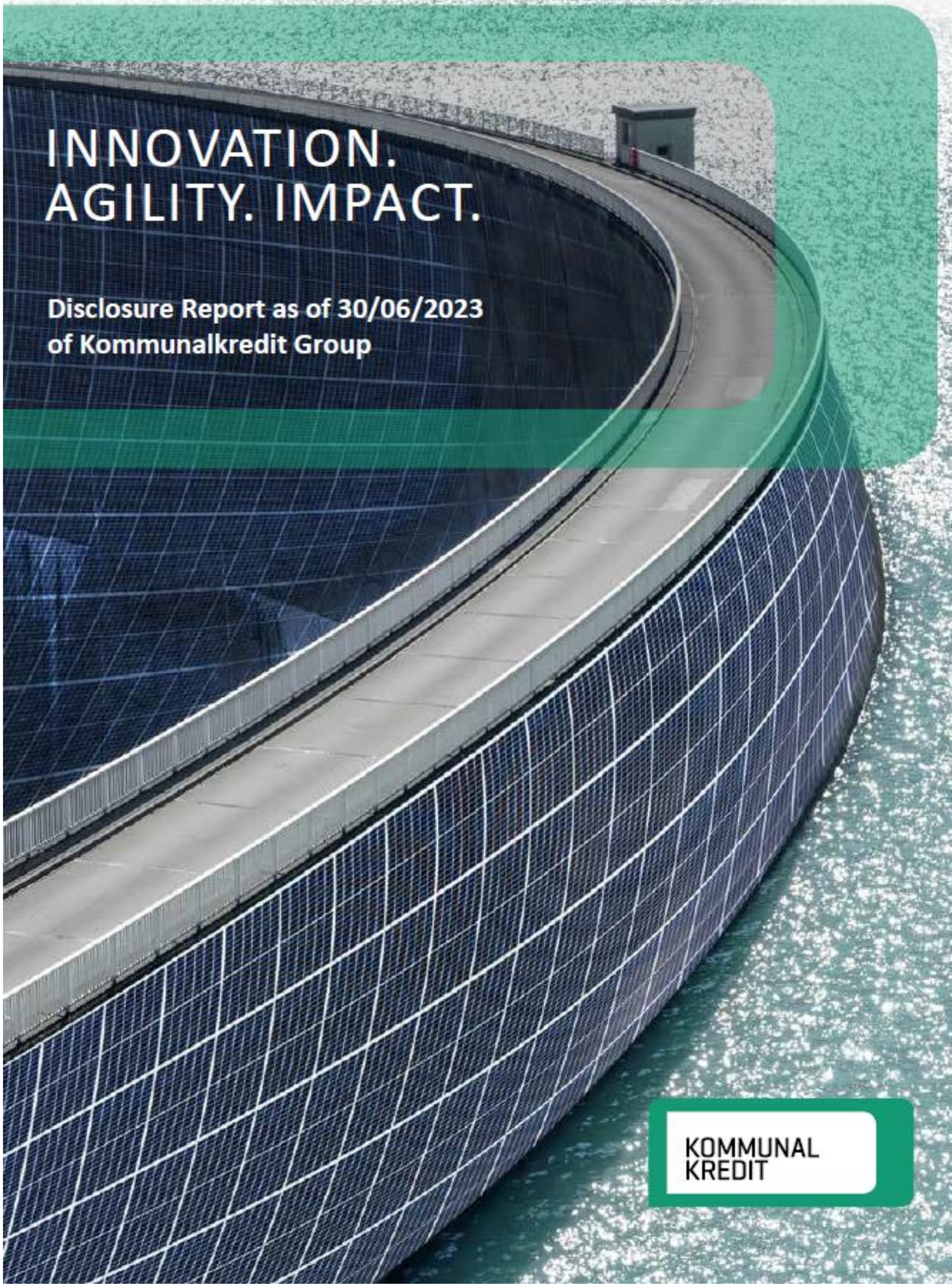
INNOVATION. AGILITY. IMPACT.

Disclosure Report as of 30/06/2023 of Kommunalkredit Group

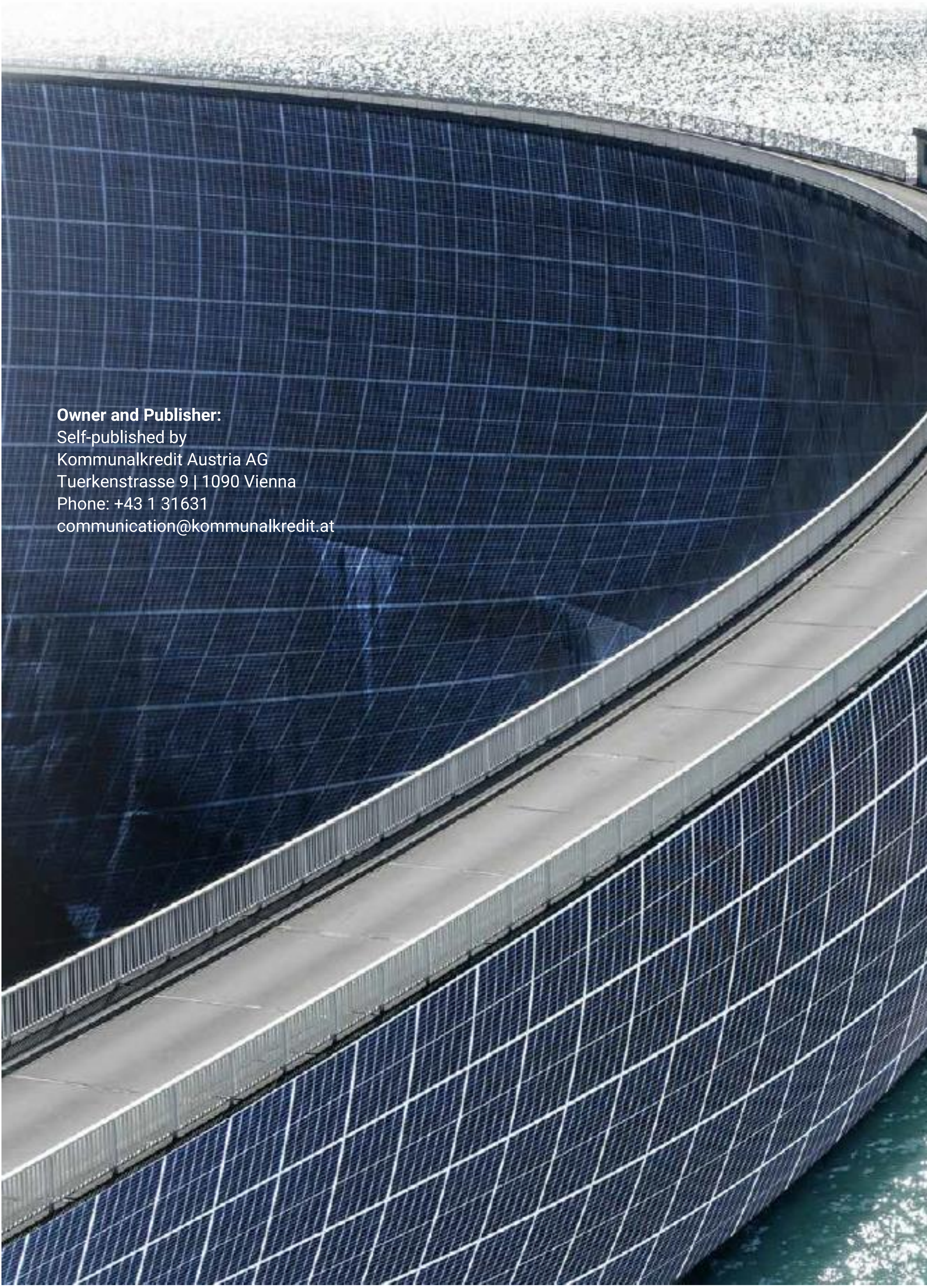


KOMMUNAL KREDIT

EU KM1 – Key metrics

in EUR 1,000 or %		30/06/2023	31/12/2022	30/06/2022
Available own funds (amounts)				
1	Common Equity Tier 1 (CET1) capital	405.847,3	401.683,6	344.531,3
2	Tier 1 capital	446.565,6	437.914,1	386.541,3
3	Total capital	487.154,9	474.783,3	426.748,6
Risk-weighted exposure amounts				
4	Total risk exposure amount	2.832.757,2	2.534.070,2	2.390.141,2
Capital ratios (as % of risk-weighted exposure amount)				
5	Common Equity Tier 1 ratio (%)	14,33%	15,85%	14,41%
6	Tier 1 ratio (%)	15,76%	17,28%	16,17%
7	Total capital ratio (%)	17,20%	18,74%	17,85%
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 (%)	3,30%	3,40%	3,40%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1,86%	1,91%	1,91%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	2,48%	2,55%	2,55%
EU 7d	Total SREP own funds requirements (%)	11,30%	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 (%)	0,40%	0,23%	0,03%
EU 9a	Systemic risk buffer (%)	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-
EU 10a	Other Systemically Important Institution buffer (%)	-	-	-
11	Combined buffer requirement (%)	2,90%	2,73%	2,53%
EU 11a	Overall capital requirements (%)	14,20%	14,13%	13,93%
12	CET1 available after meeting the total SREP own funds requirements	5,89%	7,34%	6,45%
Leverage ratio				
13	Total exposure measure	5.096.097,3	5.044.563,9	4.764.199,3
14	Leverage ratio (%)	8,76%	8,68%	8,11%

in EUR 1,000 or %		30/06/2023	31/12/2022	30/06/2022
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)	0%	0%	0%
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 (%)	0%	0%	0%
EU 14e	Overall leverage ratio requirement (%)	3%	3%	3%
Liquidity Coverage Ratio				
15	Total high-quality liquid assets (HQLA) (Weighted value – average)	763.536,4	1.003.992,9	728.259,7
EU 16a	Cash outflows – Total weighted value	219.656,1	313.473,7	282.642,7
EU 16b	Cash inflows – Total weighted value	22.233,0	24.764,9	18.799,9
16	Total net cash outflows (adjusted value)	197.423,1	288.708,8	263.842,8
17	Liquidity coverage ratio (%)	387%	348%	276%
Net Stable Funding Ratio				
18	Total available stable funding	3.985.292,4	3.962.021,6	3.708.721,2
19	Total required stable funding	3.465.463,6	3.076.803,0	3.103.347,2
20	NSFR ratio (%)	115%	129%	120%



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