KOMMUNAL KREDIT

Disclosure report

as of 30/06/2025

of Green Opera Finance Invest AB Group

EU KM1 – Key metrics

in EUR 1,000 or %		30/06/2025	31/12/2024
Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	709,706.21	709,931.45
2	Tier 1 capital	750,012.85	747,572.25
3	Total capital	869,107.23	783,836.92
Risk-weighted exposure amounts			
4	Total risk exposure amount	4,037,673.39	3,832,455.76
Capital ratios (as % of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	17.58%	18.52%
6	Tier 1 ratio (%)	18.58%	19.51%
7	Total capital ratio (%)	21.52%	20.45%
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%	3.30%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.86%	1.86%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	2.48%	2.48%
EU 7d	Total SREP own funds requirements (%)	11.30%	11.30%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	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 (%)	0.96%	0.84%
EU 9a	Systemic risk buffer (%)	-	-
10	Global Systemically Important Institution buffer (%)	-	-
EU 10a	Other Systemically Important Institution buffer (%)	-	-
11	Combined buffer requirement (%)	3.46%	3.34%
EU 11a	Overall capital requirements (%)	14.76%	14.64%
12	CET1 available after meeting the total SREP own funds requirements	10.10%	9.15%
Leverage ratio			
13	Total exposure measure	7,470,698.49	6,711,990.35
14	Leverage ratio (%)	10.04%	11.14%

in EUR 1,000 or %		30/06/2025	31/12/2024
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 (%)	0.00%	0.00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.00%	0.00%
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%
Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value – average)	1,436,614.76	1,231,172.48
EU 16a	Cash outflows – Total weighted value	378,952.51	520,025.33
EU 16b	Cash inflows – Total weighted value	53,353.14	46,748.32
16	Total net cash outflows (adjusted value)	325,599.37	473,277.01
17	Liquidity coverage ratio (%)	466.53%	263.74%
Net Stable Funding Ratio			
18	Total available stable funding	6,255,468.62	5,650,362.99
19	Total required stable funding	4,511,269.28	4,707,914.93
20	NSFR ratio (%)	138.66%	120.02%

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