

As Infra Banking Experts, we finance essential infrastructure that boosts energy resilience, fuels economic growth, and accelerates the green transition across the European landscape. We offer tailored financing for infrastructure & energy (I&E) projects, corporates, and acquisitions across the full project life cycle and capital structure.

Partnering with investors, sponsors, and the public sector, we deliver innovative financing solutions with speed and precision. Creating lasting value and improving people's lives.

Kommunalkredit: INFRA BANKING EXPERTS

OUR FOCUS

Lending

Advisory

Asset
Management

Public
Finance



MAJORITY OWNER (80%): ALTOR

Altor is a leading European private equity firm investing in innovative businesses and the green transition. Since inception, the family of Altor funds has raised more than EUR 11bn in total commitments.



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SELECTED REFERENCE PROJECTS



Energy & Environment

- Refinancing of a renewable power producer | **Iceland**
- Asset Backed Notes for the financing of Water Infrastructure | **Italy**
- Financing of a solar PV plant with a co-located BESS | **Romania**



Communication & Digitalisation

- Financing the development and operation of data centers | **Germany**
- Financing of a leading data center operator | **Poland**
- Financing of a leading rural FTTH provider | **UK**



Transport

- Financing of the country's largest airport | **Bulgaria**
- Refinancing of a shadow toll road | **Spain**
- Amend & Extend financing of a port portfolio | **Portugal**



Social Infrastructure

- Acquisition financing for a diagnostic imaging platform | **Germany & Switzerland**
- Acquisition financing of a leading modular building units' manufacturer | **UK**
- Refinancing a leading private diagnostic imaging provider | **Ireland & Italy**



Natural Resources

- Financing for world's first large-scale green steel plant | **Sweden**
- Financing the transition into geothermal energy | **UK & Croatia**
- Financing a leading green aluminium producer & smelter in the EU | **France**



Public Finance

- Financing construction and renovation of public nurseries | **Austria**
- Financing expansion of water supply and wastewater disposal | **Austria**
- Financing municipal housing construction | **Austria**

PERFORMANCE 2024



EUR 8.5bn

New business volume from I&E financing since 2020

EUR >2bn

in 2024



EUR 96.3m

Consolidated profit after tax ¹



19%

Return on Equity after tax ¹



39%

Cost/income ratio ¹

BBB →

S&P Rating

Prime Status

ISS ESG Rating



20.3%

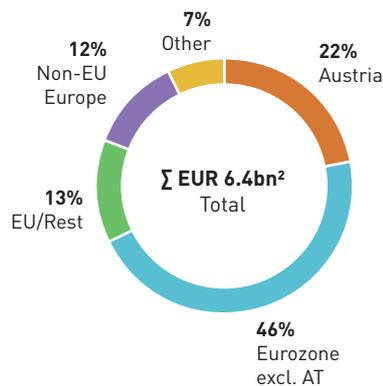
Tier1 Ratio (bank stand-alone)

¹ According to IFRS

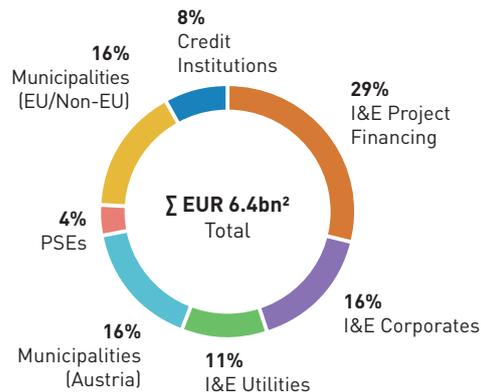
PORTFOLIO STRUCTURE

Well diversified portfolio with stringent underlying risk/reward balance.

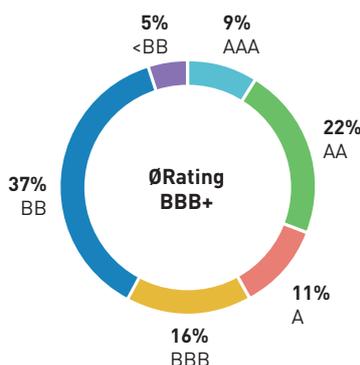
Total Portfolio by Region



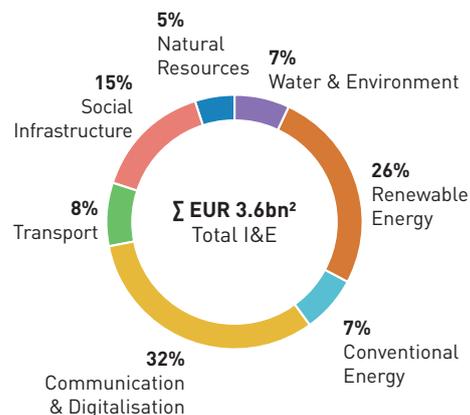
Total Portfolio by Borrower



Total Portfolio by Rating



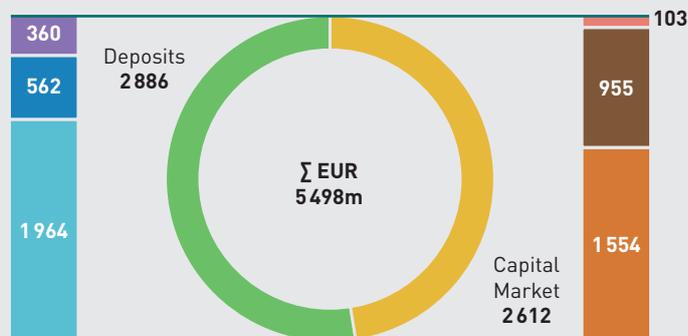
Infrastructure & Energy (I&E) Portfolio by Sector



As of 31/12/2024
I&E= Infrastructure & Energy
² Including undrawn lines

REFINANCING STRUCTURE

Balanced mix of deposits & capital market instruments.
Broad deposit base from municipalities, institutional and retail clients.



**LCR
314%**

**NSFR
119%**

- Institutional deposits
- Municipal deposits
- Retail deposits
- Subordinated incl. AT1
- Senior incl. Promissory notes
- Covered

As of 31/12/2024
In EURm