INFRASTRUCTURE IS OUR FUTURE

Disclosure Report
Kommunalkredit Group
as of 30/06/2021

KOMMUNAL KREDIT

EU KM1 – Key metrics

in EUR 1,000 or %		30/06/2021	31/12/2020	30/06/2020
Available own funds (amounts)				
1	Common Equity Tier 1 (CET1) capital	339,438.5	337,901.9	307,445.5
2	Tier 1 capital	371,988.2	337,901.9	307,445.5
3	Total capital	403,695.6	386,630.8	357,843.7
Risk-weighted exposure amounts				
4	Total risk exposure amount	1,884,537.0	1,687,514.4	1,697,225.3
Capital ratios (as % of risk-weighted exposure amount)				
5	Common Equity Tier 1 ratio (%)	18.01%	20.02%	18.11%
6	Tier 1 ratio (%)	19.74%	20.02%	18.11%
7	Total capital ratio (%)	21.42%	22.91%	21.08%
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: tob e 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 (%)	0.05%	0.07%	0.11%
EU 9a	Systemic risk buffer (%)	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-
EU 10a	Other Systemically Important Institution buffer (%)	-	-	-
11	Combined buffer requirement (%)	2.55%	2.57%	2.61%
EU 11a	Overall capital requirements (%)	13.95%	13.97%	14.01%
12	CET1 available after meeting the total SREP own funds requirements	10.02%	11.47%	9.56%
Leverage ratio				
13	Leverage ratio total exposure measure	4,659,522.4	4,149,705.0	3,948,267.4
14	Leverage ratio (%)	7.98%	8.14%	7.79%

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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)	1,279,416.3	1,070,639.0	913,686.5
EU 16a	Cash outflows – Total weighted value	503,226.8	274,629.3	198,420.1
EU 16b	Cash inflows – Total weighted value	44,778.1	20,089.7	24,647.8
16	Total net cash outflows (adjusted value)	458,448.7	254,539.7	173,772.3
17	Liquidity coverage ratio (%)	279%	421%	526%
Net Stable Funding Ratio				
18	Total available stable funding	3,485,507.3	3,288,405.9	3,300,401.2
19	Total required stable funding	2,728,375.9	2,799,168.3	2,847,253.8
20	NSFR ratio (%)	128%	117%	116%

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