THERE FROM THE BEGINNING.

Disclosure Report as of 30/06/2024 of Kommunalkredit Group

KOMMUNAL KREDIT

EU KM1 – Key metrics

in EUR 1,000 or %		30/06/2024	31/12/2023	30/06/2023
Available own funds (amounts)				
1	Common Equity Tier 1 (CET1) capital	502.331,89	502.309,97	405.847,33
2	Tier 1 capital	546.206,00	538.522,13	446.565,56
3	Total capital	586.244,90	572.883,95	487.154,94
Risk-weighted exposure amounts				
4	Total risk exposure amount	3.429.329,91	2.943.990,16	2.832.757,15
Capital ratios (as % of risk-weighted exposure amount)				
5	Common Equity Tier 1 ratio (%)	14,65%	17,06%	14,33%
6	Tier 1 ratio (%)	15,93%	18,29%	15,76%
7	Total capital ratio (%)	17,10%	19,46%	17,20%
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%	3,30%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1,86%	1,86%	1,86%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	2,48%	2,48%	2,48%
EU 7d	Total SREP own funds requirements (%)	11,30%	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%	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 (%)	0,70%	0,62%	0,40%
EU 9a	Systemic risk buffer (%)	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-
EU 10a	Other Systemically Important Institution buffer (%)	-	-	-
11	Combined buffer requirement (%)	3,20%	3,12%	2,90%
EU 11a	Overall capital requirements (%)	14,50%	14,42%	14,20%
12	CET1 available after meeting the total SREP own funds requirements	3,35%	5,76%	3,03%
Leverage ratio				
13	Total exposure measure	6.328.177,70	6.014.046,62	5.096.097,34
14	Leverage ratio (%)	8,63%	8,95%	8,76%

in EUR 1,000 or %		30/06/2024	31/12/2023	30/06/2023
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%	0%	0%
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)	1.425.372,30	1.589.402,10	763.536,44
EU 16a	Cash outflows – Total weighted value	346.218,90	347.038,20	219.656,10
EU 16b	Cash inflows – Total weighted value	46.652,30	53.673,20	22.233,00
16	Total net cash outflows (adjusted value)	299.566,60	293.365,00	197.423,10
17	Liquidity coverage ratio (%)	476%	542%	387%
Net Stable Funding Ratio				
18	Total available stable funding	5.205.672,20	4.772.522,80	3.985.292,39
19	Total required stable funding	3.930.822,60	3.546.106,00	3.465.463,65
20	NSFR ratio (%)	132%	135%	115%

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