



Landshypotek Bank

**Disclosure of non-performing and forborne exposures 2021-12-31**

**Template 1: Credit quality of forborne exposures - EU CQ1**

<b>Purpose:</b> provide an overview of the quality of forborne exposures as per Commission Implementing Regulation (EU) No 680/2014.
<b>Scope of application:</b> the template applies to all credit institutions as defined in paragraph 6.
<b>Content:</b> gross carrying amount of forborne exposures and the related accumulated impairment, provisions, accumulated change in fair value due to credit risk, and collateral and financial guarantees received, according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.
<b>Frequency:</b> semi annual or annual in accordance with paragraph 15.
<b>Format:</b> fixed.
<b>Accompanying narrative:</b> institutions should explain the drivers of any significant changes in the amounts from the previous disclosure period.

		a	b	c	d	e		f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures		
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures				
			Of which defaulted	Of which impaired						
1	Loans and advances	409 387 450	245 642 227	245 642 227	245 642 227	-1 068 200	-11 955 209	642 006 268	233 687 018	
2	Central banks									
3	General governments									
4	Credit institutions									
5	Other financial corporations									
6	Non-financial corporations	339 075 600	237 955 627	237 955 627	237 955 627	-997 322	-11 859 458	564 174 448	226 096 170	
7	Households	70 311 850	7 686 600	7 686 600	7 686 600	-70 878	-95 752	77 831 820	7 590 848	
8	Debt Securities									
9	Loan commitments given									
10	<b>Total</b>	<b>409 387 450</b>	<b>245 642 227</b>	<b>245 642 227</b>	<b>245 642 227</b>	<b>-1 068 200</b>	<b>-11 955 209</b>	<b>642 006 268</b>	<b>233 687 018</b>	

**Definitions**
**Columns:**

*Gross carrying amount:* gross carrying amount as defined in paragraph 34 of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014. For loan commitments given, the nominal amount as defined in paragraph 118 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014 should be reported.

The gross carrying amount related to the exposures subject to impairment is the net of accumulated partial and total write-off.

*Forborne exposure:* forborne exposures as defined in paragraphs 240 to 244 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014. Depending on whether forborne exposures satisfy the required conditions set out in Annex V to that Regulation, they can be identified as performing or non-performing.

*Impaired exposures:* forborne exposures that are also impaired in accordance with the applicable accounting framework under paragraph 215 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

*Defaulted exposures:* forborne exposures that are also classified as defaulted in accordance with Article 178 of the CRR.

*Accumulated impairments, accumulated negative changes in fair value due to credit risk and provisions:* this should include the amounts determined in accordance with paragraphs 11, 69 to 71, 106 and 110 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

*Collateral and guarantees received on forborne exposures:* these should be reported for all exposures with forbearance measures, regardless of their performing or non-performing status. Amounts reported for collateral received and guarantees received should be calculated in accordance with paragraph 239 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014. The sum of the amounts reported for both collateral and guarantees is to be capped at the carrying amount of the related exposure.

*Non-performing exposures with forbearance measures:* these (non-performing forborne exposures) should comprise forborne exposures that meet the criteria to be considered non-performing and are included in the non-performing exposures category. Those non-performing forborne exposures are to include the following: (a) exposures that have become non-performing due to the application of forbearance measures; (b) exposures that were non-performing prior to the extension of forbearance measures; (c) forborne exposures that have been reclassified from the performing category, including exposures reclassified pursuant to paragraph 260 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

**Rows:**

*Counterparty breakdown:* institutions should apply the breakdown by counterparty as defined in paragraph 42 of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Counterparty sector allocation should be based exclusively on the nature of the immediate counterparty. The classification of exposures incurred jointly by more than one obligor should be done based on the characteristics of the obligor that was the more relevant, or determinant, for the institution's decision to grant the exposure. Among other classifications, the distribution of jointly incurred exposures by counterparty sector, country of residence and NACE code should be driven by the characteristics of the more relevant or determinant obligor.

Template 3: Credit quality of performing and non-performing exposures by past due days - EU CQ3

**Purpose:** provide an overview of credit quality of non-performing exposures, as per Commission Implementing Regulation (EU) No 680/2014.

**Scope of application:** the template applies to all credit institutions as defined in paragraph 6.

**Content:** gross carrying amount of performing and non-performing exposures according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.

**Frequency:** semi annual or annual in accordance with paragraph 15.

**Format:** fixed.

**Accompanying narrative:** institutions should explain the drivers of any significant changes in the amounts from the previous disclosure period. Institutions are also expected to disclose the gross NPL ratio, which is calculated as column (d) row (1) divided by the sum of column (d) row (1) plus column (a) row (1).

	Gross carrying amount/nominal amount											
	Performing exposures			Non-performing exposures								
	Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
1 Loans and advances	93 656 100 762	93 656 100 762	0	675 176 032	538 153 376	13 224 136	77 819 290	18 334 910	27 644 320	0	0	675 176 032
2 Central banks	0	0	0	0	0	0	0	0	0	0	0	0
3 General governments												
4 Credit institutions	328 217 675	328 217 675	0									
5 Other financial corporations												
6 Non-financial corporations	63 476 800 853	63 476 800 853	0	582 879 605	469 669 887	7 927 227	64 016 254	15 877 327	25 388 909	0	0	582 879 605
7 Of which SMEs	63 317 003 787	63 317 003 787	0	582 879 605	469 669 888	7 927 227	64 016 254	15 877 327	25 388 909	0	0	582 879 605
8 Households	29 851 082 234	29 851 082 234	0	92 296 428	68 483 489	5 296 910	13 803 035	2 457 582	2 255 411	0	0	92 296 428
9 Debt securities	10 255 322 330	10 255 322 330	0	0	0	0	0	0	0	0	0	0
10 Central banks												
11 General governments	4 274 012 859	4 274 012 859	0	0	0	0	0	0	0	0	0	0
12 Credit institutions	5 981 309 471	5 981 309 471	0	0	0	0	0	0	0	0	0	0
13 Other financial corporations												
14 Non-financial corporations												
15 Off-balance-sheet exposures	1 521 446 402			4 095 991								
16 Central banks												
17 General governments												
18 Credit institutions												
19 Other financial corporations												
20 Non-financial corporations	564 880 417			4 095 991								
21 Households	956 565 985			0								
<b>22 Total</b>	<b>105 432 869 494</b>	<b>103 911 423 091</b>	<b>0</b>	<b>679 272 023</b>	<b>538 153 376</b>	<b>13 224 136</b>	<b>77 819 290</b>	<b>18 334 910</b>	<b>27 644 320</b>	<b>0</b>	<b>0</b>	<b>675 176 032</b>

**Definitions**

**Columns:**

Gross carrying amount: see the definition in Template 1, 'Credit quality of forborne exposures'.

Non-performing exposures: as defined in paragraph 213 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Defaulted exposures: see the definition in Template 1, 'Credit quality of forborne exposures'.

Not past due or past due ≤ 30 days: subcategory of performing exposures that are not past due or are 1–30 days past due.

Past due > 30 days ≤ 90 days: subcategory of performing exposures that are 31–90 days past due. In addition, exposures that are more than 90 days past due that are not material are included in this subcategory.

Unlikely to pay that are not past due or are past due ≤ 90 days: subcategory of exposures that are either not past due or are up to 90 days past due but are nevertheless identified as non-performing, pursuant to point (b) of paragraph 213 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

**Rows:**

Counterparty breakdown: institutions should apply the breakdown by counterparty as defined in paragraph 42 of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Counterparty sector allocation should be based exclusively on the nature of the immediate counterparty. The classification of exposures incurred jointly by more than one obligor should be done based on the characteristics of the obligor that was the more relevant, or determinant, for the institution's decision to grant the exposure. Among other classifications, the distribution of jointly incurred exposures by counterparty sector, country of residence and NACE code should be driven by the characteristics of the more relevant or determinant obligor.

SMEs: as defined in paragraph 5(i) of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

Template 4: Performing and non-performing exposures and related provisions - EU CR1

<b>Purpose:</b> provide an overview of the credit quality of non-performing exposures and related impairments, provisions and valuation adjustments by portfolio and exposure class.
<b>Scope of application:</b> the template applies to all credit institutions as defined in paragraph 6.
<b>Content:</b> gross carrying amount of performing and non-performing exposures and the related accumulated impairment, provisions, accumulated change in fair value due to credit risk, accumulated partial write-off, and collateral and financial guarantees received, according to the scope of regulatory consolidation in accordance with Chapter 2 of Title II of Part One of the CRR.
<b>Frequency:</b> semi annual or annual in accordance with paragraph 15.
<b>Format:</b> fixed.
<b>Accompanying narrative:</b> institutions should explain the drivers of any significant changes in the amounts from the previous disclosure period.

	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
	Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3				
1 Loans and advances	93 656 100 762	87 389 306 670	6 266 794 092	675 176 032	0	675 176 032	93 642 643 893	87 384 996 868	6 257 647 025	653 482 176	0	653 482 176	0	93 314 426 218	653 482 176
2 Central banks	0	0					0	0							
3 General governments															
4 Credit institutions	328 217 675	328 217 675					328 217 675	328 217 675							
5 Other financial corporations															
6 Non-financial corporations	63 476 800 853	58 450 914 951	5 025 885 902	582 879 605		582 879 605	63 464 604 708	58 447 330 443	5 017 274 265	563 456 140	0	563 456 140	63 464 604 708	563 456 140	
7 Of which SMEs	63 317 003 787	58 291 117 885	5 025 885 902	582 879 605		582 879 605	63 304 817 731	58 287 543 466	5 017 274 265	563 456 140	0	563 456 140	63 304 817 731	563 456 140	
8 Households	29 851 082 334	28 610 174 044	1 240 908 190	92 296 438		92 296 438	29 849 821 510	28 609 448 750	1 240 372 760	90 026 037	0	90 026 037	29 849 821 510	90 026 037	
9 Debt securities	10 255 322 330	10 255 322 330	0	0	0	0	10 255 262 380	10 255 262 380	0	0	0	0	10 255 262 380	0	
10 Central banks															
11 General governments	4 274 012 859	4 274 012 859	0	0	0	0	4 274 003 120	4 274 003 120	0	0	0	0	4 274 003 120	0	
12 Credit institutions	5 981 309 471	5 981 309 471	0	0	0	0	5 981 259 260	5 981 259 260	0	0	0	0	5 981 259 260	0	
13 Other financial corporations															
14 Non-financial corporations															
15 Off-balance-sheet exposures	1 521 446 402	1 492 149 424	29 296 978	4 095 991	0	29 296 978	1 521 336 122	1 492 066 830	29 269 291	4 095 122	0	4 095 122	0	0	
16 Central banks															
17 General governments															
18 Credit institutions															
19 Other financial corporations															
20 Non-financial corporations	564 880 417	539 540 439	25 339 978	4 095 991		25 339 978	564 787 593	539 472 199	25 315 394	4 095 122	0	4 095 122			
21 Households	956 565 985	952 608 985	3 957 000	0		3 957 000	956 548 529	952 594 632	3 953 897	0	0	0			
<b>22 Total</b>	<b>105 432 869 494</b>	<b>99 136 778 424</b>	<b>6 296 091 070</b>	<b>679 272 023</b>	<b>0</b>	<b>704 473 010</b>	<b>105 419 242 394</b>	<b>99 132 326 078</b>	<b>6 286 916 316</b>	<b>657 577 298</b>	<b>0</b>	<b>657 577 298</b>	<b>0</b>	<b>103 569 688 597</b>	<b>653 482 176</b>

**Definitions**

**Rows:**

SMEs: as defined in paragraph 5(i) of Part 1 of Annex V to Commission Implementing Regulation (EU) No 680/2014.

**Columns:**

Gross carrying amount: see the definition in Template 1, 'Credit quality of forbore exposures'.

Non-performing exposures: see the definition in Template 3, 'Credit quality of performing and non-performing exposures by past due days'.

Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions: see the definition in Template 1, 'Credit quality of forbore exposures'.

Accumulated partial write-off: this is to include the accumulated partial amount at the reference date of principal and accrued past-due interest and fees for any debt instrument that has been de-recognised to date using either of the methods described in paragraph 74 of Part 2 of Annex V to Commission Implementing Regulation (EU) No 680/2014, to be reported because the institution has no reasonable expectation of recovering the contractual cash flows. These amounts are to be reported until the total extinguishment of all the reporting institution's rights by expiry of the statute-of-limitations period, forgiveness or another cause, or until recovery. Therefore, where the written-off amounts are not recovered, they are to be reported while they are subject to enforcement activities.

Write-offs constitute a de-recognition event and relate to a financial asset in its entirety or (in the case of a partial write-off) to a portion of it, including where the modification of an asset leads the institution to give up its right to collect cash flows either on a portion or on the entirety of that asset.

Of which stage 1/stage 2/stage 3: categories of impairment, as defined in IFRS 9.5.5. 'Stage 1' refers to impairment measured in accordance with IFRS 9.5.5.3. 'Stage 2' refers to impairment measured in accordance with IFRS 9.5.5.3. 'Stage 3' refers to impairment on credit-impaired assets, as defined in Appendix A to IFRS 9.

The columns 'Of which stage 1', 'Of which stage 2' and 'Of which stage 3' should not be reported by institutions that apply national generally accepted accounting principles based on Council Directive 86/635/EEC of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions.

Collateral and guarantees received: see the definition in Template 1, 'Credit quality of forbore exposures'.

**Template 9: Collateral obtained by taking possession and execution processes - CQ7**

<b>Purpose:</b> provide an overview of foreclosed assets obtained from non-performing exposures.
<b>Scope of application:</b> the template applies to all credit institutions as defined in paragraph 6.
<b>Content:</b> information on the instruments that were cancelled in exchange for the collateral obtained by taking possession and on the value of the collateral obtained by taking possession.
<b>Frequency:</b> semi-annual or annual in accordance with paragraph 15.
<b>Format:</b> fixed.
<b>Accompanying narrative:</b> institutions should explain the drivers of any significant changes in the amounts from the previous disclosure period.

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
1	Property, plant and equipment (PP&E)		
2	Other than PP&E		
3	<i>Residential immovable property</i>		
4	<i>Commercial Immovable property</i>		
5	<i>Movable property (auto, shipping, etc.)</i>		
6	<i>Equity and debt instruments</i>		
7	<i>Other</i>		
8	<b>Total</b>		

**Definitions**

**Columns:**

*Value at initial recognition:* the gross carrying amount of the collateral obtained by taking possession at initial recognition in the reporting institution's balance sheet should be reported in this column.

*Accumulated negative changes:* accumulated impairment or accumulated negative changes to the initial recognition value of the collateral obtained by taking possession, as described above. Please note that accumulated negative changes due to amortisation in the case of PP&E and investment properties, if applicable, should also be included.

**Rows:**

*Collateral obtained by taking possession classified as PP&E:* the stock of collateral obtained by taking possession that remains recognised in the balance sheet at the reporting reference date and that is classified as PP&E should be reported in this row.

*Collateral obtained by taking possession other than that classified as PP&E:* the stock of collateral obtained by taking possession that remains recognised in the balance sheet at the reporting reference date and is not classified as PP&E will automatically be reported in this row. The total stock will be calculated taking into account the initial stock (since the end of the last financial year), and the inflows and the outflows that occurred during the disclosure period (since the end of the last financial year). Collateral obtained by taking possession (other than PP&E) is reported in rows by type of collateral.

*Residential immovable property:* collateral obtained by taking possession of residential property (e.g. houses, apartments, etc.) or property with potential use in the future as such (e.g. unfinished residential property etc.).

*Commercial immovable property:* collateral obtained by taking possession of commercial or industrial property that can be used for business and/or investment purposes, or of any immovable property that is not residential property, as described above. Land (both non-agricultural and agricultural) should also be included in this category.

*Movable property:* collateral obtained by taking possession of property other than immovable property should be reported in this row.

*Equity and debt instruments:* collateral obtained by taking possession of equity or debt instruments should be reported in this row.

*Other collateral:* collateral obtained by taking possession not falling into the categories of the other rows. If the amount reported in this row is relatively material, reporting institutions are asked to provide additional information in the free text box located on the right-hand side of the template and labelled 'Notes on other collateral obtained by taking possession'.