

BluOr Bank AS
Disclosure Information
Statement (Pillar 3)
2025

BluOr Bank AS (hereinafter – the Bank) hereby publishes the disclosure statement containing information for 2025 in accordance with Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012.

For disclosure purposes regarding the year 2025, the Bank uses the templates set out in Commission Implementing Regulation (EU) 2024/3172 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to public disclosures by institutions of the information referred to in Part Eight, Titles II and III, of that Regulation, and repealing Commission Implementing Regulation (EU) 2021/637 (hereinafter – Regulation 2024/3172), as well as in Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) No 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2017/2295. The figures are stated in thousands of euros (EUR '000) as at the end of the reporting period (31 December 2025).

As the Bank does not apply the IRB approach, the internal model method or the internal model approach for market risk, does not enter into certain transactions or provide certain financial services (for example, collateral in derivative transactions, exposures to central counterparties, securitisation exposures in the non-trading book, credit derivative exposures, or equity exposures held by insurance or reinsurance undertakings or by an insurance holding company and not deducted from own funds), and is not a financial conglomerate, the Bank does not disclose the following templates at this time: EU INS 1, EU INS 2, EU CMS1, EU CMS2, EU CRE, EU CR6A, EU CR6, EU CR7A, EU CR7, EU CR8, EU CR9, EU CR9.1, EU CR10, EU CCR4, EU CCR5, EU CCR6, EU CCR7, EU CCR8, EU SECA, EU SEC1, EU SEC2, EU SEC3, EU SEC4, EU SEC5, EU MRB, EU MR2, EU MR3, EU MR4, EU MR2A, EU MR2B, EU CVA1, EU CVA2, EU CVAA, EU CVAB, EU CAE1, EU SB1.

The disclosure statement is provided at the level of the prudential consolidation group (hereinafter – the Group).

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Template EU OV1 – Overview of total risk exposure amounts.

EUR' 000

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		T	T-1	T
1	Credit risk (excluding CCR)	636 771	566 091	50 942
2	Of which the standardised approach	636 771	566 091	50 942
3	Of which the Foundation IRB (F-IRB) approach			
4	Of which slotting approach			
EU 4.a	Of which equities under the simple riskweighted approach			
5	Of which the Advanced IRB (A-IRB) approach			
6	Counterparty credit risk - CCR	-	-	-
7	Of which the standardised approach	-	-	-
8	Of which internal model method (IMM)			
EU 8.a	Of which exposures to a CCP			
EU 8.b	Of which other CCR			
9	Credit valuation adjustments risk - CVA risk			
10	Of which the standardised approach (SA)			
EU 10.a	Of which the basic approach (F-BA and R-BA)			
EU 10.b	Of which the simplified approach			
EU 10.c	Tostarp vienkāršotā pieeja			
15	Settlement risk			
16	Securitisation exposures in the non-trading book (after the cap)			
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)			
19	Of which SEC-SA approach			
EU 19.a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	-	-	-
EU 21.a	Of which the Simplified standardised approach (S-SA)	-	-	-
22	Of which Alternative Internal Model Approach (A-IMA)			
EU 22.a	Large exposures			
23	Reclassifications between the trading and non-trading books			
24	Operational risk	44 134	37 045	3 531
EU 24.a	Exposures to crypto-assets	-	-	-
25	"Amounts below the thresholds for deduction (subject to 250% risk weight)"	-	-	-
26	Output floor applied (%)			
27	Floor adjustment (before application of transitional cap)			
28	Floor adjustment (after application of transitional cap)			
29	Total	680 905	603 136	54 472

Template EU KM1 – Key metrics template.

EUR'000

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	90 446	82 112	81 981	81 817	73 473
2	Tier 1 capital	100 205	91 871	91 740	90 526	82 182
3	Total capital	127 728	119 807	120 089	119 277	111 321
Risk-weighted exposure amounts						
4	Total risk exposure amount	680 905	603 136	640 433	605 453	648 868
4.a	Total risk exposure pre-floor	-	-	-	-	-
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	13.2831%	13.6142%	12.8008%	13.5134%	11.3233%
5.a	Not applicable	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
5.b	Common Equity Tier 1 ratio considering unfloored TREA (%)	13.2831%	13.6142%	12.8008%	13.5134%	0.0000%
6	Tier 1 ratio (%)	14.7164%	15.2323%	14.3246%	14.9519%	12.6655%
6.a	Not applicable	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
6.b	Tier 1 ratio considering unfloored TREA (%)	14.7164%	15.2323%	14.3246%	14.9519%	0.0000%
7	Total capital ratio (%)	18.7585%	19.8641%	18.7512%	19.7005%	17.1562%
7.a	Not applicable	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
7.b	Total capital ratio considering unfloored TREA (%)	18.7585%	19.8641%	18.7512%	19.7005%	0.0000%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7.d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.9000%	1.9000%	1.9000%	2.2000%	2.2000%
EU 7.e	of which: to be made up of CET1 capital (percentage points)	1.0688%	1.0688%	1.0688%	1.2375%	1.2375%
EU 7.f	of which: to be made up of Tier 1 capital (percentage points)	1.4250%	1.4250%	1.4250%	1.6500%	1.6500%
EU 7.g	Total SREP own funds requirements (%)	9.9000%	9.9000%	9.9000%	10.2000%	10.2000%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.5000%	2.5000%	2.5000%	2.5000%	2.5000%
EU 8.a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
9	Institution specific countercyclical capital buffer (%)	0.8612%	0.5101%	0.8338%	0.4917%	0.5213%
EU 9.a	Systemic risk buffer (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
10	Global Systemically Important Institution buffer (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 10.a	Other Systemically Important Institution buffer (%)	0.0000%	0.2500%	0.2500%	0.2500%	0.2500%
11	Combined buffer requirement (%)	3.3612%	3.2601%	3.5838%	3.2417%	3.2713%
EU 11.a	Overall capital requirements (%)	13.2612%	13.1601%	13.4838%	13.1417%	13.4713%
12	CET1 available after meeting the total SREP own funds requirements (%)	7.2914%	7.8073%	6.8996%	7.5269%	5.0155%
Leverage ratio						
13	Total exposure measure	1 211 858	1 097 808	1 272 611	1 084 893	1 091 794
14	Leverage ratio (%)	8.2687%	8.3686%	7.2088%	8.3443%	7.5273%

Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14.a	Additional own funds requirements to address the risk of excessive leverage (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 14.b	of which: to be made up of CET1 capital (percentage points)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 14.c	Total SREP leverage ratio requirements (%)	3.0000%	3.0000%	3.0000%	3.0000%	3.0000%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14.d	Leverage ratio buffer requirement (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 14.e	Overall leverage ratio requirement (%)	3.0000%	3.0000%	3.0000%	3.0000%	3.0000%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	425 301	419 727	438 420	367 314	442 209
EU 16.a	Cash outflows - Total weighted value	309 390	280 694	341 744	286 085	296 649
EU 16.b	Cash inflows - Total weighted value	16 119	17 746	25 360	18 657	16 649
16	Total net cash outflows (adjusted value)	293 272	262 948	316 384	267 428	280 001
17	Liquidity coverage ratio (%)	145.0196%	159.6236%	138.5724%	137.3508%	157.9314%
Net Stable Funding Ratio						
18	Total available stable funding	717 599	648 054	620 249	588 879	589 451
19	Total required stable funding	505 397	490 490	482 996	457 785	443 540
20	NSFR ratio (%)	138.6088%	128.8400%	124.9218%	123.4500%	128.6115%

Template EU LI1 - Differences between the accounting scope and the scope of prudential consolidation and mapping of financial statement categories with regulatory risk categories.

		a	b	c	d	e	f	g
		Carrying values as reported in published financial statements	Carrying values under scope of prudential consolidation	Carrying values of items				
				Subject to the credit risk framework	Subject to the CCR framework	Subject to the securitisation framework	Subject to the market risk framework	Not subject to own funds requirements or subject to deduction from own funds
Breakdown by asset classes according to the balance sheet in the published financial statements								
1	Cash, cash balances at central banks	398 384	398 384	398 384	-	-	-	-
2	On-demand claims on credit institutions	12 296	12 296	12 296	-	-	-	-
3	Financial assets measured at fair value through profit or loss	540	540	540	-	-	-	-
	of which: derivatives	-	-	-	-	-	-	-
4	"Financial assets measured at fair value through other comprehensive income"	10 348	10 348	10 348	-	-	-	-
5	Financial assets measured at amortised cost	668 431	668 431	668 431	-	-	-	-
6	"Investment in subsidiaries, associate and joint ventures"	827	827	827	-	-	-	-
7	Tangible assets	22 500	22 500	22 500	-	-	-	-
8	Intangible assets	919	919	-	-	-	-	919
9	Tax assets	-	-	-	-	-	-	-
10	Other assets	11 411	11 411	11 411	-	-	-	-
11	Non-current assets and disposal groups classified as held for sale	-	-	-	-	-	-	-
	Total assets	1 125 656	1 125 656	1 124 737	-	-	-	919
Breakdown by liability classes according to the balance sheet in the published financial statements								
1	"Financial liabilities measured at fair value through profit or loss"	-	-	-	-	-	-	-
2	Financial liabilities measured at amortised cost	1 005 429	1 005 429	-	-	-	-	1 005 429
	of which: deposits	970 194	970 194	-	-	-	-	970 194
	of which: debt securities issued	35 236	35 236	-	-	-	-	35 236
3	Provisions	243	243	243	-	-	-	-
4	Tax liabilities	4 509	4 509	-	-	-	-	4 509
5	Other liabilities	10 275	10 275	-	-	-	-	10 275

	Shareholders' Equity	-	-	-	-	-	-	-
6	Paid up capital	49 943	49 943	-	-	-	-	49 943
7	Profit or loss attributable to Owners of the parent	18 301	18 301	-	-	-	-	18 301
8	Retained earnings	37 426	37 426	-	-	-	-	37 426
9	Other reserves	24	24	-	-	-	-	24
10	Changes in fair value of equity instruments measured at fair value through other comprehensive income	-330	-330	-	-	-	-	-330
11	Fair value changes of debt instruments measured at fair value through other comprehensive income	-164	-164	-	-	-	-	-164
	Total liabilities	1 125 656	1 125 656	243	-	-	-	1 125 413

Template EU LI2 - Main sources of differences between regulatory exposure amounts and carrying values in financial statements.

		a	b	c	d	e
		Total	Items subject to			
			Credit risk framework	Securitisation framework	CCR framework	Market risk framework
1	Assets carrying value amount under the scope of prudential consolidation (as per template LI1)	1 124 737	1 124 737	-	-	-
2	Liabilities carrying value amount under the scope of prudential consolidation (as per template LI1)	-243	-243	-	-	-
3	Total net amount under the scope of prudential consolidation	1 124 494	1 124 494	-	-	-
4	Off-balance-sheet amounts	181 589	181 589	-	-	
5	<i>Differences in valuations</i>	-	-	-	-	
6	<i>Differences due to different netting rules, other than those already included in row 2</i>	-	-	-	-	
7	<i>Differences due to consideration of provisions</i>	-	-	-	-	
8	<i>Differences due to the use of credit risk mitigation techniques (CRMs)</i>	-	-1 737	-	-	
9	<i>Differences due to credit conversion factors</i>	-	-112 408	-	-	
10	<i>Differences due to Securitisation with risk transfer</i>	-	-	-	-	
11	<i>Other differences</i>	-	-11	-	-	
12	Exposure amounts considered for regulatory purposes	-	1 191 927	-	-	-

Template EU LI3 - Outline of the differences in the scopes of consolidation (entity by entity).

a	b	c	d	e	f	g	h
Name of the entity	Method of accounting consolidation	Method of prudential consolidation					Description of the entity
		Full consolidation	Proportional consolidation	Equity method	Neither consolidated nor deducted	Deducted	
BBG AS	Full consolidation	X					Holding companies' activities
BluOr Bank AS	Full consolidation	X					Credit institution
BluOr International SIA	Full consolidation	X					Property transactions
ZapDvina Development SIA	Full consolidation	X					Property transactions
Pils Pakalpojumi SIA	Full consolidation	X					Real estate management
Kamaly Development EOOD	Full consolidation	X					Property transactions
Foxtran Management Ltd.	Full consolidation	X					Bank's Assumed Loan Collateral Management
Kamaly Development UAB	Full consolidation	X					Bank's Assumed Loan Collateral Management
Jēkaba 2 SIA	Full consolidation	X					Property transactions
Thormano Limited	Full consolidation	X					Information and communication services
Hazee Shipping Corp	Full consolidation	X					Financial leasing services

Table EU LIA - Explanations of differences between accounting and regulatory exposure amounts.

Legal basis	Row number	Qualitative information - Free format
<i>Article 436(b) CRR</i>	(a)	Differences between columns (a) and (b) in template EU LI1
<i>Article 436(d) CRR</i>	(b)	Qualitative information on the main sources of differences between the accounting and regulatory scope of consolidation shown in template EU LI2

Template EU PV1 - Prudent valuation adjustments (PVA).

The Group does not adopt the basic approach for determining the additional valuation allowance for prudent valuation under Chapter III of Commission Delegated Regulation (EU) 2016/101 as it meets the conditions for applying the simplified approach.

Table EU LIB - Other qualitative information on the scope of application.

There are no existing or foreseeable practical or legal impediments to the immediate transfer of equity items or repayment of liabilities between the Group's parent and subsidiaries.

The Group has no information to disclose under Article 436(g)-(h) of the CRR.

Legal basis	Row	Qualitative information - Free format
Article 436(f) CRR	(a)	Impediment to the prompt transfer of own funds or to the repayment of liabilities within the group
Article 436(g) CRR	(b)	Subsidiaries not included in the consolidation with own funds less than required
Article 436(h) CRR	(c)	Use of derogation referred to in Article 7 CRR or individual consolidation method laid down in Article 9 CRR
Article 436(g) CRR	(d)	Aggregate amount by which the actual own funds are less than required in all subsidiaries that are not included in the consolidation

Template EU CC1 - Composition of regulatory own funds.

EUR'000

		a)	b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	49 943	
	of which: Instrument type 1	49 943	
	of which: Instrument type 2	-	
	of which: Instrument type 3	-	
2	Retained earnings	23 976	
3	Accumulated other comprehensive income (and other reserves)	-471	
EU-3.a	Funds for general banking risk	-	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	-	
5	Minority interests (amount allowed in consolidated CET1)	-	
EU-5.a	Independently reviewed interim profits net of any foreseeable charge or dividend	18 301	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	91 749	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-11	
8	Intangible assets (net of related tax liability) (negative amount)	-919	
9	Not applicable	-	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-	
12	Negative amounts resulting from the calculation of expected loss amounts	-	
13	Any increase in equity that results from securitised assets (negative amount)	-	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	
15	Defined-benefit pension fund assets (negative amount)	-	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	

19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
20	Not applicable	-	
EU-20.a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-	
EU-20.b	of which: qualifying holdings outside the financial sector (negative amount)	-	
EU-20.c	of which: securitisation positions (negative amount)	-	
ES-20.d	of which: free deliveries (negative amount)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-	
22	Amount exceeding the 17,65% threshold (negative amount)	-	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	-	
24	Not applicable	-	
25	of which: deferred tax assets arising from temporary differences	-	
EU-25.a	Losses for the current financial year (negative amount)	-	
ES-25.b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	-	
26	Not applicable	-	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-	
27.a	Other regulatory adjustments	-364	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-1 293	
29	Common Equity Tier 1 (CET1) capital	90 456	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	9 759	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	9 759	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	-	
EU-33.a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	-	
ES-33.b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	-	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	-	
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	9 759	

Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	-	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
41	Not applicable	-	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	-	
42.a	Other regulatory adjustments to AT1 capital	-	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	
44	Additional Tier 1 (AT1) capital	9 759	
45	Tier 1 capital (T1 = CET1 + AT1)	100 215	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	27 523	
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	-	
EU-47.a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	-	
ES-47.b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	-	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Credit risk adjustments	-	
51	Tier 2 (T2) capital before regulatory adjustments	27 523	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
54.a	Not applicable	-	
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
56	Not applicable	-	

EU-56.a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-	
ES-56.b	Other regulatory adjustments to T2 capital	-	
57	Total regulatory adjustments to Tier 2 (T2) capital	-	
58	Tier 2 (T2) capital	27 523	
59	Total capital (TC = T1 + T2)	127 738	
60	Total Risk exposure amount	680 905	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	13.28%	
62	Tier 1 capital	14.72%	
63	Total capital	18.76%	
64	Institution CET1 overall capital requirements	8.93%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	0.86%	
67	of which: systemic risk buffer requirement	0.00%	
EU-67.a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0.00%	
ES-67.b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	5.57%	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	7.29%	
National minima (if different from Basel III)			
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)		
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)		
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach		
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		

Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)

80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

		a	c
		Balance sheet as in published financial statements	Reference
		As at period end	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements			
1	Cash, cash balances at central banks	398 384	
2	On-demand claims on credit institutions	12 296	
3	Financial assets measured at fair value through profit or loss	540	
4	"Financial assets measured at fair value through other comprehensive income"	10 348	
5	Financial assets measured at amortised cost	668 431	
6	"Investment in subsidiaries, associate and joint ventures"	827	
7	Tangible assets	22 500	
8	Intangible assets	919	Row 8 in the EU CC1 template
9	Tax assets	-	
10	Other assets	11 411	
11	Non-current assets and disposal groups classified as held for sale	-	
	Total assets	1 125 656	

Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements			
1	"Financial liabilities measured at fair value through profit or loss"	-	
2	Financial liabilities measured at amortised cost	1 005 429	
	of which: deposits	970 194	Partially line 46 in the EU CC1 template
	of which: debt securities issued	35 236	Partially line 30 in the EU CC1 template
3	Provisions	243	
4	Tax liabilities	4 509	
5	Other liabilities	10 275	
	Total liabilities	1 020 456	

Shareholders' Equity			
1	Paid up capital	49 943	Row 1 in EU CC1 template, instrument type 1
2	Profit or loss attributable to Owners of the parent	18 301	Partially line 2 in the EU CC1 template
3	Retained earnings	37 426	Row 2 in the EU CC1 template
4	Other reserves	24	Row 3 in the EU CC1 template
5	Changes in fair value of equity instruments measured at fair value through other comprehensive income	-330	Partially line 3 in the EU CC1 template
6	Fair value changes of debt instruments measured at fair value through other comprehensive income	-164	Partially line 3 in the EU CC1 template
		-	
	Total shareholders' equity	105 199	

Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer.

EUR'000

	a	b	c		d	e	f	g			h	i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Counter-cyclical buffer rate (%)			
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total						
010	Breakdown by country:															
1	ANTIGUA AND BARBUDA	17 885	-	-		17 885	1 169	-				1 169	14 608	2.3218%	0.00%	
2	ARMENIA	-	-	-		-	-	-				-	-	0.0000%	1.50%	
3	ANGOLA	-	-	-		-	-	-				-	-	0.0000%	0.00%	
4	ARGENTINA	708	-	-		708	85	-				85	1 062	0.1688%	0.00%	
5	AZERBAIJAN	356	-	-		356	28	-				28	356	0.0565%	0.00%	
6	BELGIUM	3 075	-	-		3 075	246	-				246	3 075	0.4888%	1.00%	
7	BULGARIA	2 979	-	-		2 979	187	-				187	2 343	0.3723%	2.00%	
8	BELARUS	1	-	-		1	-	-				-	1	0.0001%	0.00%	
9	BELIZE	300	-	-		300	24	-				24	300	0.0477%	0.00%	
10	CANADA	245	-	-		245	20	-				20	245	0.0389%	0.00%	
11	SWITZERLAND	9 613	-	-		9 613	769	-				769	9 613	1.5279%	0.00%	
12	CYPRUS	2 119	-	-		2 119	131	-				131	1 639	0.2605%	1.00%	
13	CZECH REPUBLIC	-	-	-		-	-	-				-	-	0.0001%	1.25%	
14	GERMANY	3	-	-		3	-	-				-	3	0.0004%	0.75%	
15	DENMARK	734	-	-		734	59	-				59	734	0.1166%	2.50%	
16	ESTONIA	6 252	-	-		6 252	419	-				419	5 240	0.8329%	1.50%	
17	SPAIN	3	-	-		3	-	-				-	3	0.0005%	0.00%	
18	FRANCE	3 809	-	-		3 809	334	-				334	4 177	0.6638%	1.00%	
19	UNITED KINGDOM	24 001	-	-		24 001	1 848	-				1 848	23 095	3.4509%	2.00%	
20	IRELAND	2	-	-		2	-	-				-	2	0.0003%	1.50%	
21	ITALY	496	-	-		496	30	-				30	372	0.0592%	0.00%	

22	KAZAKHSTAN	2 454		-		2 454	196	-		196	2 454	0.3900%	0.00%
23	LIBERIA	5 430		-		5 430	352	-		352	4 399	0.6991%	0.00%
24	LITHUANIA	22 511		-		22 511	843	-		843	10 533	1.6741%	1.00%
25	LUXEMBOURG	201		-		201	24	-		24	302	0.0320%	0.50%
26	LATVIA	525 305		-		525 305	36 736	-		36 736	459 197	72.6943%	1.00%
27	MARSHALL ISLANDS	67 202		-		67 202	5 129	-		5 129	64 107	10.1889%	0.00%
28	MALTA	7 788		-		7 788	602	-		602	7 530	1.1967%	0.00%
29	MEXICO	971		-		971	78	-		78	971	0.1543%	0.00%
30	NETHERLANDS	5		-		5	-	-		-	5	0.0007%	2.00%
31	NORWAY	5 555		-		5 555	122	-		122	1 528	0.2428%	2.50%
32	POLAND	967		-		967	58	-		58	726	0.1154%	1.00%
33	RUSSIAN FEDERATION	3		-		3	-	-		-	3	0.0004%	0.00%
34	SWEDEN	78		-		78	4	-		4	51	0.0054%	2.00%
35	SINGAPORE	7 413		-		7 413	489	-		489	6 118	0.9724%	0.00%
36	SLOVENIA	326		-		326	23	-		23	293	0.0466%	1.00%
37	TURKMENISTAN	169		-		169	20	-		20	254	0.0404%	0.00%
38	TURKEY	-		-		-	-	-		-	-	0.0000%	0.00%
39	UKRAINE	45		-		45	4	-		4	45	0.0072%	0.00%
40	United States	2 537		-		2 537	159	-		159	1 985	0.3058%	0.00%
41	Uzbekistan	2 143		-		2 143	165	-		165	2 068	0.3287%	0.00%
42	NEW ZEALAND	-		-		-	-	-		-	-	0.0001%	0.00%
43	CURAÇAO	2		-		2	-	-		-	2	0.0003%	0.00%
44	GREECE	1		-		1	-	-		-	1	0.0001%	0.00%
45	JAPAN	1 020		-		1 020	82	-		82	1 020	0.1622%	0.00%
46	CROATIA	465		-		465	26	-		26	325	0.0517%	1.50%
47	PORTUGAL	802		-		802	64	-		64	802	0.1275%	0.00%
48	UNITED ARAB EMIRATES	1		-		1	-	-		-	1	0.0001%	0.00%
49	SAINT VINCENT AND THE GRENADINES	1 280		-		1 280	78	-		78	975	0.1550%	0.00%
020	Total	727 253	-	-	-	727 253	50 605	-	-	50 605	632 560	100.0000%	

Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer.

EUR'000

		a
1	Total risk exposure amount	680 905
2	Institution specific countercyclical capital buffer rate	0.8612%
3	Institution specific countercyclical capital buffer requirement	5 864

Template EU LR1 – LRSum: Summary reconciliation of accounting assets and leverage ratio exposures.

EUR'000

		a
		Applicable amount
1	Total assets as per published financial statements	1 126 013
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	-
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustment for eligible cash pooling transactions	-
8	Adjustment for derivative financial instruments	-
9	Adjustment for securities financing transactions (SFTs)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	14 088
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-
EU-11.a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-
ES-11.b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12	Other adjustments	-1 661
13	Total exposure measure	1 138 440

Template EU LR2 - LRCom: Leverage ratio common disclosure.

		EUR'000	CRR leverage ratio exposures	
			a	b
			T	T-1
On-balance sheet exposures (excluding derivatives and SFTs)				
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	1 125 645		1 091 863
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	-		
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-		
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-		
5	(General credit risk adjustments to on-balance sheet items)	-		
6	(Asset amounts deducted in determining Tier 1 capital)	-1 293		-560
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	1 124 352		1 091 303
Derivative exposures				
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)			
EU-8.a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach			
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions			
EU-9.a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach			
ES-9.b	Exposure determined under Original Exposure Method			
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)			
EU-10.a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)			
ES-10.b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)			
11	Adjusted effective notional amount of written credit derivatives			
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)			
13	Total derivatives exposures			
Securities financing transaction (SFT) exposures				
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions			
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)			
16	Counterparty credit risk exposure for SFT assets			
EU-16.a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR			
17	Agent transaction exposures			
EU-17.a	(Exempted CCP leg of client-cleared SFT exposure)			
18	Total securities financing transaction exposures			
Other off-balance sheet exposures				
19	Off-balance sheet exposures at gross notional amount	181 589		141 296
20	(Adjustments for conversion to credit equivalent amounts)	-167 744		39 868
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	243		144

22	Off-balance sheet exposures	14 088	181 308
Excluded exposures			
EU-22.a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)		
ES-22.b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))		
ES-22.c	(Excluded exposures of public development banks (or units) - Public sector investments)		
ES-22.d	(Excluded exposures of public development banks (or units) - Promotional loans)		
ES-22.e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
ES-22.f	(Excluded guaranteed parts of exposures arising from export credits)		
EU-22.g	(Excluded excess collateral deposited at triparty agents)		
ES-22.h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
ES-22.i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
ES-22.j	(Reduction of the exposure value of pre-financing or intermediate loans)		
ES-22.k	(Total exempted exposures)		
Capital and total exposure measure			
23	Tier 1 capital	100 205	91 740
24	Total exposure measure	1 138 440	1 272 611
Leverage ratio			
25	Leverage ratio (%)	8.8019%	7.2088%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	8.8019%	7.2088%
25.a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	8.8019%	7.2088%
26	Regulatory minimum leverage ratio requirement (%)	3.0000%	3.0000%
EU-26.a	Additional own funds requirements to address the risk of excessive leverage (%)	0.0000%	0.0000%
ES-26.b	of which: to be made up of CET1 capital	0.0000%	0.0000%
27	Leverage ratio buffer requirement (%)	0.0000%	0.0000%
EU-27.a	Overall leverage ratio requirement (%)	3.0000%	3.0000%
Choice on transitional arrangements and relevant exposures			
ES-27.b	Choice on transitional arrangements for the definition of the capital measure		
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable		
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1 138 440	1 272 611
30.a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1 138 440	1 272 611
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	8.8019%	7.2088%
31.a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	8.8019%	7.2088%

Template EU LR3 – LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures).

EUR'000

		a
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	1 125 645
EU-2	Trading book exposures	-
EU-3	Banking book exposures, of which:	
EU-4	Covered bonds	
EU-5	Exposures treated as sovereigns	448 577
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	489
EU-7	Institutions	11 097
EU-8	Secured by mortgages of immovable properties	342 406
EU-9	Retail exposures	7 403
EU-10	Corporates	295 284
EU-11	Exposures in default	4 726
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	15 663

Template EU LIQ1 – Quantitative information of LCR.

Scope of consolidation: (solo/consolidated)

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU1.a	Quarter ending on 31 of December 2025	T	T-1	T-2	T-3	T	T-1	T-2	T-3
EU 1.b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61					424 861	417 599	418 385	415 454
CASH - OUTFLOWS									
2	retail deposits and deposits from small business customers, of which:	427 870	397 898	386 153	377 600	41 998	38 878	39 893	37 015
3	<i>Stable deposits</i>	2 419	2 444	2 349	2 167	121	122	117	108
4	<i>Less stable deposits</i>	46 525	53 352	51 696	48 724	6 198	6 746	6 499	6 082
5	Unsecured wholesale funding	385 266	385 747	382 656	376 787	258 188	254 490	257 311	251 012
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	45 690	45 239	46 901	50 904	11 286	11 189	11 604	12 595
7	<i>Non-operational deposits (all counterparties)</i>	339 576	340 508	335 755	325 883	246 902	243 300	245 707	238 417
8	<i>Unsecured debt</i>	-	-	-	-	-	-	-	-
9	<i>Secured wholesale funding</i>					-	-	-	-
10	Additional requirements	111 914	103 824	99 424	88 381	13 768	13 757	13 457	12 930
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	-	-	-	-	-	-	-	-
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-	-	-	-	-
13	<i>Credit and liquidity facilities</i>	111 914	103 824	99 424	88 381	13 768	13 757	13 457	12 930
14	Other contractual funding obligations	-	226	248	284	1 447	1 314	892	559
15	Other contingent funding obligations	-	-	-	-	-	-	-	-
16	TOTAL CASH OUTFLOWS					315 401	308 439	311 553	301 517
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	34 060	33 765	32 937	30 246	17 801	18 297	18 103	16 636
19	Other cash inflows	702	772	630	673	702	772	630	673

EU-19.a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)	X				702	772	630	673
ES-19.b	(Excess inflows from a related specialised credit institution)	X						-	-
20	TOTAL CASH INFLOWS	34 761	34 536	33 567	30 919	18 503	19 069	18 733	17 309
EU-20.a	<i>Fully exempt inflows</i>	-	-	-	-	-	-	-	-
EU-20.b	<i>Inflows subject to 90% cap</i>	-	-	-	-	-	-	-	-
EU-20.c	<i>Inflows subject to 75% cap</i>	34 761	34 536	33 567	30 919	18 503	19 069	18 733	17 309
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER	X				424 861	417 599	418 385	415 454
22	TOTAL NET CASH OUTFLOWS	X				296 898	289 371	292 820	284 207
23	LIQUIDITY COVERAGE RATIO	X				1.43227	1.44551	1.43022	1.46422

Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1.

Row number	Qualitative information - Free format	
a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	The result of the LCR is facilitated by the size of the liquidity buffer consisting predominantly of balances with the Central Bank and EU central government bonds, the volume of outflows consisting predominantly of balances on current accounts and term deposits, as well as incoming cash flows from lending transactions and balances on nostro accounts. Over time, as the loan portfolio increases, the ratio may decrease, however, when new deposits are attracted, the ratio increases.
b)	Explanations on the changes in the LCR over time	When placing financing in illiquid assets, including loans, liquidity reserves decrease and, consequently, the ratio decreases. Also, during periods when some concentrated part of term deposits falls on the 30-day horizon, outgoing cash flows increase and, as a result, the ratio decreases. The increase in the ratio is facilitated by attracting financing both in term deposits and in the form of balances on current accounts.
c)	Explanations on the actual concentration of funding sources	Most of the term deposits are attracted from individuals through online deposit platforms. At the level of depositors, they are diversified; term deposits of no more than EUR 100 thousand are attracted from one individual. Concentration is formed by dependence on platforms. The rest of the term deposits mainly consists of financing attracted from various financial institutions. Current account balances are sufficiently well diversified.
d)	High-level description of the composition of the institution's liquidity buffer	The Bank's liquidity buffer as a whole consists of balances with the Central Bank and EU central government bonds.
e)	Derivative exposures and potential collateral calls	The amount of derivative transactions carried out by the Bank is not very significant, mostly they consist of the Bank transactions for hedging the currency position and transactions of the Bank's clients.
f)	Currency mismatch in the LCR	Currency mismatch in the LCR is not significant, 98% of the Bank's assets and 97% of the Bank's liabilities are denominated in EUR.
g)	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	All important elements contributing to the LCR result are reflected in the LCR disclosure template.

Template EU LIQ2: Net Stable Funding Ratio.

In accordance with Article 451a(3) CRR

(in currency amount)		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	100 205	-	-	27 523	127 728
2	Own funds	100 205	-	-	27 523	127 728
3	Other capital instruments		-	-	-	-
4	Retail deposits		320 550	153 653	8 440	435 341
5	Stable deposits		2 361	-	-	2 243
6	Less stable deposits		318 190	153 653	8 440	433 099
7	Wholesale funding:		402 403	79 283	2 016	138 664
8	Operational deposits		45 607	-	-	16 824
9	Other wholesale funding		356 796	79 283	2 016	121 840
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	-	1 036	484	23 926	24 168
12	NSFR derivative liabilities	-				
13	All other liabilities and capital instruments not included in the above categories		1 036	484	23 926	24 168
14	Total available stable funding (ASF)					725 901
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					2 709
EU-15.a	Assets encumbered for a residual maturity of one year or more in a cover pool		-	-	-	-
16	Deposits held at other financial institutions for operational purposes		15 844	-	-	7 922
17	Performing loans and securities:		39 986	82 698	507 808	479 270
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		19 128	-	6 337	8 250
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		18 263	47 614	468 583	442 846
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	25 410	23 052
22	Performing residential mortgages, of which:		-	-	22 006	-

23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		-	-	10 054	-
24	<i>Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products</i>		2 595	35 084	10 883	28 175
25	Interdependent assets		-	-		-
26	Other assets:		17 810	1 652	11 291	17 666
27	<i>Physical traded commodities</i>				-	-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>				-	-
29	<i>NSFR derivative assets</i>				-	-
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>				-	-
31	<i>All other assets not included in the above categories</i>		17 810	1 652	11 291	17 666
32	Off-balance sheet items		34 043	14 848	132 699	9 290
33	Total RSF					516 858
34	Net Stable Funding Ratio (%)					140.4450%

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

EUR'000

	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	
Cash balances at central banks and other demand deposits	410 138	410 138	-	-	-	-	-	-	-	-	-	-
Loans and advances	622 872	622 870	2	12 679	7 064	-	80	3 596	1 926	4	9	12 679
Central banks	-	-	-	-	-	-	-	-	-	-	-	-
General governments	-	-	-	-	-	-	-	-	-	-	-	-
Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	29 026	29 026	-	493	493	-	-	-	-	-	-	493
Non-financial corporations	570 525	570 525	-	11 644	6 189	-	51	3 562	1 842	-	-	11 644
Of which SMEs	515 493	515 493	-	11 593	6 189	-	-	3 562	1 842	-	-	11 593
Households	23 321	23 319	2	542	382	-	29	34	84	4	9	542
Debt securities	52 836	52 836	-	2 408	2 408	-	-	-	-	-	-	2 408
Central banks	-	-	-	-	-	-	-	-	-	-	-	-
General governments	30 848	30 848	-	-	-	-	-	-	-	-	-	-
Credit institutions	2 515	2 515	-	-	-	-	-	-	-	-	-	-
Other financial corporations	798	798	-	1 466	1 466	-	-	-	-	-	-	1 466
Non-financial corporations	18 675	18 675	-	942	942	-	-	-	-	-	-	942
Off-balance-sheet exposures	181 499			90								90
Central banks	-			-								-
General governments	-			-								-
Credit institutions	-			-								-
Other financial corporations	4 780			-								-
Non-financial corporations	174 197			89								89
Households	2 522			1								1
Total	1 267 345	1 085 844	2	15 177	9 472	-	80	3 596	1 926	4	9	15 177

Template EU CR1-A: Maturity of exposures.

		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	61 049	88 100	386 513	90 398	-	626 060
2	Debt securities	10 320	32 948	8 595	829	-	52 692
3	Total	71 369	121 048	395 108	91 227	-	678 752

Template EU CR2: Changes in the stock of non-performing loans and advances.

		a
		Gross carrying amount
010	Initial stock of non-performing loans and advances	24 829
020	Inflows to non-performing portfolios	311
030	Outflows from non-performing portfolios	-12 462
040	Outflows due to write-offs	-
050	Outflow due to other situations	-12 462
060	Final stock of non-performing loans and advances	12 679

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		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					
005	Cash balances at central banks and other demand deposits	410 138	410 138	-	-	-	-	-	-	-	-	-	-	-	-	-
010	<i>Loans and advances</i>	622 872	599 133	23 739	12 679	-	12 679	-1 539	-441	-1 098	-7 952	-	-7 952	-	594 171	3 830
020	<i>Central banks</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
030	<i>General governments</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
040	<i>Credit institutions</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
050	<i>Other financial corporations</i>	29 026	29 026	-	493	-	493	-9	-9	-	-401	-	-401	-	17 447	-
060	<i>Non-financial corporations</i>	570 525	547 608	22 917	11 644	-	11 644	-1 439	-343	-1 096	-7 384	-	-7 384	-	554 278	3 455
070	<i>Of which SMEs</i>	515 493	492 576	22 917	11 593	-	11 593	-1 333	-237	-1 096	-7 333	-	-7 333	-	499 353	3 455
080	<i>Households</i>	23 321	22 499	822	542	-	542	-91	-89	-2	-167	-	-167	-	22 446	375
090	<i>Debt securities</i>	52 836	51 782	1 054	2 408	-	2 408	-144	-144	-	-2 408	-	-2 408	-	-	-
100	<i>Central banks</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	<i>General governments</i>	30 848	30 848	-	-	-	-	-9	-9	-	-	-	-	-	-	-
120	<i>Credit institutions</i>	2 515	2 515	-	-	-	-	-8	-8	-	-	-	-	-	-	-
130	<i>Other financial corporations</i>	798	798	-	1 466	-	1 466	-9	-9	-	-1 466	-	-1 466	-	-	-
140	<i>Non-financial corporations</i>	18 675	17 621	1 054	942	-	942	-118	-118	-	-942	-	-942	-	-	-
150	Off-balance-sheet exposures	181 499	180 686	813	90	-	90	237	172	65	5	-	5		-	-
160	<i>Central banks</i>	-	-	-	-	-	-	-	-	-	-	-	-		-	-
170	<i>General governments</i>	-	-	-	-	-	-	-	-	-	-	-	-		-	-
180	<i>Credit institutions</i>	-	-	-	-	-	-	-	-	-	-	-	-		-	-
190	<i>Other financial corporations</i>	4 780	4 780	-	-	-	-	1	1	-	-	-	-		-	-
200	<i>Non-financial corporations</i>	174 197	173 395	802	89	-	89	209	145	64	4	-	4		-	-
210	<i>Households</i>	2 522	2 511	11	1	-	1	27	26	1	1	-	1		-	-
220	Total	1 267 345	1 241 739	25 606	15 177	-	15 177	-1 920	-757	-1 163	-10 365	-	-10 365	-	594 171	3 830

Template EU CQ1: Credit quality of forborne exposures.

		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	g	h	
			Of which defaulted	Of which impaired					Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	10 541	1 683	1 683	1 683	-362	-103	11 758	1 579
020	<i>Central banks</i>	-	-	-	-	-	-	-	-
030	<i>General governments</i>	-	-	-	-	-	-	-	-
040	<i>Credit institutions</i>	-	-	-	-	-	-	-	-
050	<i>Other financial corporations</i>	-	-	-	-	-	-	-	-
060	<i>Non-financial corporations</i>	10 103	1 598	1 598	1 598	-362	-88	11 252	1 510
070	<i>Households</i>	438	84	84	-	-1	-15	507	70
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	11	-	-	-	-	-	-	-
100	Total	10 552	1 683	1 683	1 683	-362	-103	11 758	1 579

Template EU CQ7: Collateral obtained by taking possession and execution processes.

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)	-	-
020	Other than PP&E	2 814	-1 607
030	<i>Residential immovable property</i>	95	-
040	<i>Commercial Immovable property</i>	2 719	-1 607
050	<i>Movable property (auto, shipping, etc.)</i>	-	-
060	<i>Equity and debt instruments</i>	-	-
070	<i>Other collateral</i>	-	-
080	Total	2 814	-1 607

Template EU CQ4: Quality of non-performing exposures by geography.

		a	b	c	d	e	f	g
		Gross carrying/nominal amount			Of which subject to impairment	Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing						
				Of which defaulted				
010	On-balance-sheet exposures	690 795	15 087	15 087	690 795	-12 043		
020	LATVIA	458 693	5 851	5 851	458 693	-3 399		
070	Other countries	232 102	9 236	9 236	232 102	-8 644		
080	Off-balance-sheet exposures	181 589	90	90			242	
090	LATVIA	173 610	90	90			233	
140	Other countries	7 979	-	-			9	
150	Total	872 384	15 177	15 177	690 795	-12 043	242	

Template EU CQ5: Credit quality of loans and advances to non-financial corporations by industry.

		a	b	c	d	e	f
		Gross carrying amount			Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing					
			Of which defaulted				
010	Agriculture, forestry and fishing	46 783	1 542	1 542	46 783	-437	-
020	Mining and quarrying	-	-	-	-	-	-
030	Manufacturing	71 327	167	167	71 327	-794	-
040	Electricity, gas, steam and air conditioning supply	14 357	-	-	14 357	-9	-
050	Water supply	1 325	-	-	1 325	-	-
060	Construction	6 381	105	105	6 381	-19	-
070	Wholesale and retail trade	123 699	4 774	4 774	123 699	-3 184	-
080	Transport and storage	113 766	-	-	113 766	-78	-
090	Accommodation and food service activities	8 320	-	-	8 320	-1	-
100	Information and communication	7	-	-	7	-	-
110	Financial and insurance activities	7 405	-	-	7 405	-3	-
120	Real estate activities	174 675	-	-	174 675	-36	-
130	Professional, scientific and technical activities	1 843	950	950	1 843	-437	-
140	Administrative and support service activities	11 801	4 106	4 106	11 801	-3 825	-
150	Public administration and defense, compulsory social security	-	-	-	-	-	-
160	Education	180	-	-	180	-	-
170	Human health services and social work activities	132	-	-	132	-	-
180	Arts, entertainment and recreation	168	-	-	168	-	-
190	Other services	-	-	-	-	-	-
200	Total	582 169	11 644	11 644	582 169	-8 823	-

Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries.

		a	b
		Gross carrying amount	Related net accumulated recoveries
010	Initial stock of non-performing loans and advances	24 829	
020	Inflows to non-performing portfolios	311	
030	Outflows from non-performing portfolios	-12 462	
040	Outflow to performing portfolio	-	
050	Outflow due to loan repayment, partial or total	-12 462	
060	Outflow due to collateral liquidations	-	-
070	Outflow due to taking possession of collateral	-	-
080	Outflow due to sale of instruments	-	-
090	Outflow due to risk transfers	-	-
100	Outflows due to write-offs	-	
110	Outflow due to other situations	-	
120	Outflow due to reclassification as held for sale	-	
130	Final stock of non-performing loans and advances	12 679	

Template EU CQ2: Quality of forbearance.

		a
		Gross carrying amount of forborne exposures
010	Loans and advances that have been forborne more than twice	1 434
020	Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	-

Template EU CQ6: Collateral valuation – loans and advances.

	a	b	c	d	e	f	g	h	i	j	k	l	
Loans and advances													
	Performing		Non-performing										
		Of which past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days								
					Of which past due > 90 days ≤ 180 days	Of which: past due > 180 days ≤ 1 year	Of which: past due > 1 years ≤ 2 years	Of which: past due > 2 years ≤ 5 years	Of which: past due > 5 years ≤ 7 years	Of which: past due > 7 years			
010	Gross carrying amount	635 551	622 872	2	12 679	7 062	5 617	-	80	3 597	1 927	4	9
020	<i>Of which secured</i>	615 654	603 649	-	12 005	6 559	5 446	-	70	3 537	1 839	-	-
030	<i>Of which secured with immovable property</i>	423 887	419 651	-	4 236	1 912	2 324	-	19	652	1 653	-	-
040	<i>Of which instruments with LTV higher than 60% and lower or equal to 80%</i>	79 887	78 127		1 760	107	1 653						
050	<i>Of which instruments with LTV higher than 80% and lower or equal to 100%</i>	11 772	11 772		-	-	-						
060	<i>Of which instruments with LTV higher than 100%</i>	248	248		-	-	-						
070	Accumulated impairment for secured assets	-8 877	-1 507	-	-7 370	-4 302	-3 068	0	-51	-1 948	-1 069	-	-
080	Collateral												
090	<i>Of which value capped at the value of exposure</i>	598 001	594 171	-	3 830	2 257	1 573	-	19	784	770	-	-
100	<i>Of which immovable property</i>	421 827	418 678	-	3 149	1 826	1 323	-	19	599	705	-	-
110	<i>Of which value above the cap</i>	1 034 644	996 116	-	38 528	35 535	2 993						
120	<i>Of which immovable property</i>	673 762	667 330	-	6 432	3 603	2 829						
130	Financial guarantees received	-	-	-	-	-	-	-	-	-	-	-	-
140	Accumulated partial write-off	-	-	-	-	-	-	-	-	-	-	-	-

Template EU CQ8: Collateral obtained by taking possession and execution processes – vintage breakdown.

		a	b	c	d	e	f	g	h	i	j	k	l
		Debt balance reduction		Total collateral obtained by taking possession									
		Gross carrying amount	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Foreclosed ≤ 2 years		Foreclosed > 2 years ≤ 5 years		Foreclosed > 5 years		Of which non-current assets held-for-sale	
						Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes
010	Collateral obtained by taking possession classified as PP&E	-	-	-	-								
020	Collateral obtained by taking possession other than that classified as PP&E	-	-	2 814	-1 607	-	-	-	-	2 814	-1 607	-	-
030	<i>Residential immovable property</i>	-	-	95	-	-	-	-	-	95	-	-	-
040	<i>Commercial immovable property</i>	-	-	2 719	-1 607	-	-	-	-	2 719	-1 607	-	-
050	<i>Movable property (auto, shipping, etc.)</i>	-	-	-	-	-	-	-	-	-	-	-	-
060	<i>Equity and debt instruments</i>	-	-	-	-	-	-	-	-	-	-	-	-
070	<i>Other collateral</i>	-	-	-	-	-	-	-	-	-	-	-	-
080	Total	-	-	2 814	-1 607	-	-	-	-	2 814	-1 607	-	-

Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques.

		Unsecured carrying amount	Secured carrying amount			
				Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
		a	b	c	d	e
1	Loans and advances	438 197	598 001	598 001	-	-
2	Debt securities	52 692	-	-	-	
3	Total	490 889	598 001	598 001	-	-
4	<i>Of which non-performing exposures</i>	896	3 830	3 830	-	-
EU-5	<i>Of which defaulted</i>	896	3 830			

Template EU CR4 – standardised approach – Credit risk exposure and CRM effects.

EUR'000

Exposure classes		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	428 748	-	448 577	4 511	103	0%
2	Regional government or local authorities						
3	Public sector entities	421	-	489	-	244	50%
4	Multilateral development banks						
5	International organisations						
6	Institutions	11 097	-	11 097	-	3 863	35%
7	Corporates	306 961	52 107	295 284	18 450	285 498	91%
8	Retail	7 479	886	7 403	207	7 708	101%
9	Secured by mortgages on immovable property	350 550	128 267	342 406	43 990	319 479	83%
10	Exposures in default	4 726	86	4 726	43	6 083	128%
11	Exposures associated with particularly high risk						
12	Covered bonds						
13	Institutions and corporates with a short-term credit assessment						
14	Collective investment undertakings						
15	Equity	1 395	-	1 395	-	1 395	100%
16	Other items	13 349	-	13 349	-	12 397	93%
17	TOTAL	1 124 726	181 346	1 124 726	67 201	636 771	53%

	Exposure classes	Risk weight																								Total	Of which unrated	
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%			Others
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x			y
1	Central governments or central banks	452 053			1 035																					453 088	453 088	
2	Non-central government public sector entities																										489	
EU 2.a	Regional governments or local authorities																											
EU 2.b	Public sector entities																										489	489
3	Multilateral development banks																											
EU 3.a	International organisations																											
4	Institutions					7 441																					11 097	11 097
5	Covered bonds																											
6	Corporates					5 034																						
6.1	Of which: Specialised Lending																											
7	Subordinated debt exposures and equity																											
EU 7.a	Subordinated debt exposures																											
EU 7.b	Equity																											
8	Retail exposures																											
9	Secured by mortgages on immovable property and ADC exposures					27 378	4 376	6 511		4 711																		
9.1.	Secured by mortgages on residential immovable property - non IPRE					27 378	766																					
9.1.1.	No loan splitting applied																											
9.1.2.	loan splitting applied (secured)																											
9.1.3.	loan splitting applied (unsecured)																											
9.2	Secured by mortgages on residential immovable property - IPRE							3 610	6 511		4 711																	
9.3	Secured by mortgages on commercial immovable property - non IPRE																											
9.3.1.	No loan splitting applied																											
9.3.2.	loan splitting applied (secured)																											
9.3.3.	loan splitting applied (unsecured)																											
9.4	Secured by mortgages on commercial immovable property - IPRE																											
9.5	Acquisition, Development and Construction (ADC)																											
10	Exposures in default																											
EU 10.a	Claims on institutions and corporates with a short-term credit assessment																											
EU 10.b	Collective investment undertakings (CIU)																											
EU 10.c	Other items																											
11	not applicable																											
EU 11.c	TOTAL	452 596			1 035	40 365	4 376	6 511		4 711	3 559	75 640		6 527		6 912	376 975		5 490	7 390	107 278							

Template EU CCR1 – Analysis of CCR exposure by approach.

EUR'000

		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)				1,4				
EU-2	EU - Simplified SA-CCR (for derivatives)				1,4				
1	SA-CCR (for derivatives)				1,4				
2	IMM (for derivatives and SFTs)								
2.a	<i>Of which securities financing transactions netting sets</i>								
2.b	<i>Of which derivatives and long settlement transactions netting sets</i>								
2.c	<i>Of which from contractual cross-product netting sets</i>								
3	Financial collateral simple method (for SFTs)								
4	Financial collateral comprehensive method (for SFTs)								
5	VaR for SFTs								
6	Total								

Template EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights.

EUR'000

Exposure classes		Risk weight											
		a	b	c	d	e	f	g	h	i	j	k	l
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	Total exposure value
1	Central governments or central banks												
2	Regional government or local authorities												
3	Public sector entities												
4	Multilateral development banks												
5	International organisations												
6	Institutions												
7	Corporates												
8	Retail												
9	Institutions and corporates with a short-term credit assessment												
10	Other items												
11	Total exposure value												

Template EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach (SA).

		a
		amount
1	Risk weighted exposure amount as at the end of the previous reporting period	0.00
2	Risk weighted exposure amount as at the end of the current reporting period	0.00

Template EU MR3 – Market risk under the simplified standardised approach (SSA).

		a	b	c	d
		Own Funds Requirements			
		Outright products	Options		
			Simplified approach	Delta-plus approach	Scenario approach
1	Interest rate risk (general and specific)				
2	Equity risk (general and specific)				
3	Commodity risk				
4	Foreign exchange risk				
5	Securitisation (specific risk)				
6	Total OFR SSA				

Template EU CVA3 – Credit valuation adjustment risk under the Standardised Approach (SA).

		a	b	EU c
		Own funds requirements	number of counterparties	Notional of CVA hedges
	Risk classes			
1	Interest rate risk			
2	Foreign exchange risk			
3	Reference credit spread risk			
4	Equity risk			
5	Commodity risk			
6	Counterparty credit spread risk			
7	Total			
	Counterparty types of transactions			
EU 8	Central banks			
EU 9	General Governments			
EU 10	Credit institutions			
EU 11	Investment firms			
EU 12	Other financial corporations (excluding investment firms)			
EU 13	Non-financial corporations			
EU 14	Total			
	CVA Hedges			
EU 15	Single name CDS			
EU 16	Index CDS			
EU 17	Other derivatives classified as CVA risk hedges			
EU 18	Total			

Template EU MR1 – Market risk under the standardised approach.

EUR'000

		a
		RWEAs
	Outright products	
1	Interest rate risk (general and specific)	
2	Equity risk (general and specific)	
3	Foreign exchange risk	
4	Commodity risk	
	Options	
5	Simplified approach	
6	Delta-plus approach	
7	Scenario approach	
8	Securitisation (specific risk)	
9	Total	-

Table EU ORA – Qualitative information on operational risk.

Legal basis	Row	Qualitative information - Free format
Article 446(1)(a) and Article 435(1)(a) CRR	a)	<p>In accordance with the Bank’s business lines and the complexity of its operations, the Bank develops a Risk Management Strategy and material risk management policies, which are approved by the Supervisory Board.</p> <p>The objective of the Bank’s Risk Management Strategy is to establish the fundamental principles for identifying and managing the risks inherent in the Bank’s operations, including risk measurement, assessment, control, and the provision of risk reports to the Bank’s management or the relevant committee.</p> <p>The objective of managing non-financial risks, including operational risk, is to establish an effective non-financial risk management system within the Bank in order to protect the Bank and the Group companies against various types of financial loss and against damage to the Bank’s reputation, and to ensure the stability and security of its operations.</p> <p>The Bank applies the following approaches for the identification and assessment of operational risk:</p> <ul style="list-style-type: none"> - Assessing the operational risk inherent in business lines and processes; - Assessing ICT systems and ICT infrastructure; - Ensuring that, prior to the introduction of new financial services or material changes to existing financial services, the related operational risk is identified and assessed; - Ensuring the arrangement for recording information on complaints from clients and counterparties, data on legal proceedings involving the Bank, and data on sanctions and penalties imposed on the Bank; - Defining approaches for the identification and management of IT risk; - Organising operational risk self-assessments; - Defining and monitoring operational risk indicators; - Performing stress testing; - Assessing the adequacy of the minimum operational risk capital requirement, calculated in accordance with the Basic Indicator Approach, for covering the operational risk inherent in the activities of the Bank and the Group; - Reviewing the results of external audits and horizontal reviews covering non-financial risks. <p>ORMD, in cooperation with the Bank’s structural units, regularly performs a business impact analysis.</p>
Article 446(1)(a) and Article 435(1) (b) CRR	b)	<p>The Bank’s management bodies, namely the Supervisory Board and the Management Board, are responsible for the overall management of non-financial risks within the Bank and the Group. The Bank’s Chief Risk Officer performs the comprehensive risk control function in day-to-day operations, establishes, oversees and enhances the risk management system, and performs the control and oversight function over the activities of all Bank structural units related to risk management.</p> <p>The Risk Committee supports the Supervisory Board in overseeing the risks to which the Bank and the Group are exposed in the course of their business activities, in monitoring the compliance of the Bank’s and the Group’s activities with the established risk levels, and in overseeing the implementation of the Risk Management Strategy.</p> <p>The Non-Financial Risk Management Committee is responsible for developing and reviewing proposals and for taking decisions related to, and aimed at, improving the non-financial risk management system.</p> <p>Operational risk management measures within the Bank are coordinated and controlled by an independent structural unit that is not involved in the Bank’s core business activities, namely the Operational Risk Management Department (ORMD).</p>
Article 446(1)(a) and Article 435(1) (c) CRR	c)	<p>The Bank’s operational risk appetite is defined through:</p> <ul style="list-style-type: none"> - Key Risk Indicators (KRIs) and their maximum limit values; - stress testing scenarios and results. <p>In general, the Bank’s operational risk appetite is reflected in:</p> <ul style="list-style-type: none"> - the process for the introduction of new products and services; - information on actual and potential losses arising from operational risk events. <p>To calculate the amount of capital required to cover operational risk, the Bank applies the Basic Indicator Approach set out in Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012. In addition, the Bank assesses whether compliance with the own fund requirement for operational risk, as calculated in accordance with the above approach, ensures that the amount of capital required to cover operational risk so calculated is sufficient to cover the operational risk inherent in the Bank’s activities.</p> <p>In the course of stress testing, the Bank analyses how its operational risk profile, income or ability to continue its operations may be affected by, inter alia, changes in the operating environment, low-probability events, the use of outsourcing, potential sanctions, changes in laws and regulations, and other possible factors. On that basis, the Bank determines whether the amount of capital required to cover operational risk, calculated using the Basic Indicator Approach, is sufficient to cover the operational risk inherent in the Bank’s activities.</p>

<p>Article 446(1)(a) and Article 435(1) (c) CRR</p>	<p>d)</p>	<p>Information obtained in the course of the operational risk monitoring process on potential changes in the level of operational risk is compiled on a semi-annual basis and submitted to the Non-Financial Risk Management Committee, the Management Board, the Risk Committee and the Supervisory Board.</p> <p>The identification, assessment, control and reporting of operational risk are organised within each structural unit in line with the specific nature of the relevant business processes and work organisation. Accordingly, each Bank employee is responsible, within the scope of their duties, for identifying, assessing, mitigating and reporting risk events. Each head of structural unit and each member of the management board of a Group company is responsible for fostering a strong risk awareness culture within their respective area of responsibility.</p> <p>Each employee of the Bank and of a Group company is required to report to ORMD any circumstances that may give rise to losses for the Bank or Group companies, or that may adversely affect the reputation of the Bank, an individual Group company or the Group as a whole.</p>
<p>Article 446(1) (a) and Article 435(1) (d) CRR</p>	<p>e)</p>	<p>ORMD is responsible for developing operational risk management approaches, establishing and approving the operational risk classification system and the approaches for the identification and assessment of operational risk, as well as for developing procedures and measures for limiting and mitigating operational risk.</p> <p>ORMD:</p> <ul style="list-style-type: none"> - monitors compliance with risk management policies and procedures, including established limits and restrictions; - ensures regular and timely updates of risk management policies and procedures in order to maintain their relevance and alignment with changes in the Group's activities and external circumstances affecting those activities; - regularly submits reports to the Supervisory Board, the Risk Committee, the Management Board and the heads of the relevant structural units, including information on the risks inherent in the Group's activities and the results of their assessment, thereby enabling the Supervisory Board, the Management Board and the heads of the relevant structural units to take decisions in the performance of their duties and to continuously assess the risks affecting the Group's ability to achieve its objectives and, where necessary, to decide on appropriate corrective measures. <p>The Non-Financial Risk Management Committee analyses trends in operational risk indicators in order to identify in a timely manner any potential increase in future losses arising from operational risk. Based on the indicators and the established baseline levels of those indicators, the Non-Financial Risk Management Committee ensures that the current level of risk of the Bank and the Group is monitored and, in the event of material changes, takes the necessary measures to reduce the level of operational risk.</p>

Template EU OR1 - Operational risk losses.

		T	T-1	T-2	T-3	T-4	T-5	T-6	T-7	T-8	T-9	Ten-year average
Using €20,000 threshold												
1	Total amount of operational risk losses net of recoveries (no exclusions)	0	0	0	0	0	27 262	0	1 246 798	61 375	321 436	165 687.10
2	Total number of operational risk losses	0	0	0	0	0	1	0	1	2	1	0.5
3	Total amount of excluded operational risk losses	0	0	0	0	0	0	0	0	0	0	
4	Total number of excluded operational risk events	0	0	0	0	0	0	0	0	0	0	
5	Total amount of operational risk losses net of recoveries and net of excluded losses	0	0	0	0	0	27 262	0	1 246 798	61 375	321 436	165 687.1
Using €100,000 threshold												
6	Total amount of operational risk losses net of recoveries (no exclusions)	0	0	0	0	0	0	0	1 246 798	0	321 436	156 823.4
7	Total number of operational risk losses	0	0	0	0	0	0	0	1	0	1	0.2
8	Total amount of excluded operational risk losses	0	0	0	0	0	0	0	0	0	0	
9	Total number of excluded operational risk events	0	0	0	0	0	0	0	0	0	0	
10	Total amount of operational risk losses net of recoveries and net of excluded losses	0	0	0	0	0	0	0	1 246 798	0	321 436	156 823.4
Details of operational risk capital calculation												
11	not applicable											
12	not applicable											
13	not applicable											

Template EU OR2 – Business Indicator, components and subcomponents.

BI and its subcomponents		a	b	c	d
		T	T-1	T-2	Average value
1	Interest, lease and dividend component (ILDC)				10 531 611
EU 1	ILDC related to the individual institution/consolidated Group (excluding entities considered by Article 314(3))				10 531 611
1a	Interest and lease income	47 853 870	54 424 721	38 916 789	47 065 127
1b	Interest and lease expense	22 017 474	28 484 372	20 157 747	23 553 198
1c	Total assets/Asset component	473 557	419 985	379 756	-
1d	Dividend income/ dividend component	-	-	-	-
2	Services component (SC)				17 641 386
2a	Fee and commission income	-695 788	-2 016 853	-1 885 682	-
2b	Fee and commission expense	18 447 942	16 369 005	12 604 891	15 807 279
2c	Other operating income	18 584	15 309	18 117	-
2d	Other operating expense	1 068 182	2 634 154	1 799 984	-
3	Financial component (FC)				1 249 735
3a	Net profit or loss applicable to trading book (TB)	2 850 705	2 235 231	1 743 787	2 276 574
3b	Net profit or loss applicable to banking book (BB)	-	-	-	-
EU 3c	Approach followed to determine the TB/BB boundary (PBA or accounting approach)				
4	Business Indicator (BI)				29 422 732
5	Business indicator component (BIC)				3 530 728

Disclosure on the BI:

		a
6a	BI gross of excluded divested activities	24 696 377
6b	Reduction in BI due to excluded divested activities	-
EU 6c	Impact in BI of mergers/acquisitions	24 696 377

Template EU OR3 – Operational risk own funds requirements and risk exposure amounts.

		a
1	Business Indicator Component (BIC)	3 530 728
EU 1	Alternative Standardised Approach (ASA) Own Funds Requirements (OROF) under Article 314(4)	-
2	Not applicable	
3	Minimum Required Operational Risk Own Funds Requirements (OROF)	3 530 728
4	Operational Risk Exposure Amounts (REA)	44 134 097

Template EU IRRBB1 – Interest rate risks of non-trading book activities.

Supervisory shock scenarios		a	b	c	d
		Changes of the economic value of equity		Changes of the net interest income	
		12.2025	06.2025	12.2025	06.2025
1	Parallel up	1 927 811	-983 433	3 030 294	249 864
2	Parallel down	-1 583 558	1 681 659	-3 030 294	-249 864
3	Steeper	-907 652	462 226		
4	Flattener	1 275 783	-552 736		
5	Short rates up	1 702 561	-957 436		
6	Short rates down	-1 774 717	936 375		

Template EU AE1 - Encumbered and unencumbered assets.

		Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets	
		010	of which notionally eligible EHQLA and HQLA	040	of which notionally eligible EHQLA and HQLA	060	of which EHQLA and HQLA	090	of which EHQLA and HQLA
			030		050		080		100
010	Assets of the reporting institution	16 119	256			1 060 591	30 609		
030	Equity instruments	-	-	-	-	564	-	564	-
040	Debt securities	5 416	256	-	-	51 167	30 609	51 167	30 609
050	of which: covered bonds	-	-	-	-	-	-	-	-
060	of which: securitisations	-	-	-	-	-	-	-	-
070	of which: issued by general governments	256	256	-	-	30 609	30 609	30 609	30 609
080	of which: issued by financial corporations	668	-	-	-	4 410	-	4 410	-
090	of which: issued by non-financial corporations	4 492	-	-	-	16 148	-	16 148	-
120	Other assets	10 702	-			1 008 860	-		

Template EU AE2 - Collateral received and own debt securities issued.

		Fair value of encumbered collateral received or own debt securities issued		Unencumbered	
				The fair value of collateral received or debt securities issued for encumbrance	
		of which notionally eligible EHQLA and HQLA		of which EHQLA and HQLA	
		010	030	040	060
130	Collateral received by the reporting institution	-	-	-	-
140	Loans on demand	-	-	-	-
150	Equity instruments	-	-	-	-
160	Debt securities	-	-	-	-
170	of which: covered bonds	-	-	-	-
180	of which: securitisations	-	-	-	-
190	of which: issued by general governments	-	-	-	-
200	of which: issued by financial corporations	-	-	-	-
210	of which: issued by non-financial corporations	-	-	-	-
220	Loans and advances other than loans on demand	-	-	-	-
230	Other collateral received	-	-	-	-
240	Own debt securities issued other than own covered bonds or securitisations	-	-	-	-
241	Own covered bonds and asset-backed securities issued and not yet pledged				
250	TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED	16 119	-		

Template EU AE3 - Sources of encumbrance.

		Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and securitisations encumbered
		010	030
010	Carrying amount of selected financial liabilities	0	0

Qualitative information on Environmental risk (in accordance with Article 449a CRR).

Row	Qualitative information - Free format	
	Business strategy and processes	
a)	Institution's business strategy to integrate environmental factors and risks, taking into account the impact of environmental factors and risks on institution's business environment, business model, strategy and financial planning	The Bank's Council has approved the Bank's Strategy for the next three years, including the core principles of sustainability and ESG risk strategies. Based on the business model and key types of financial services, the Bank and the Group have established a Sustainability and ESG Strategy, which includes short-term, medium-term, and long-term sustainability strategic goals, objectives, and key approaches to achieve them. The foundation of the Sustainability and ESG Strategy is the operation of the Bank and all commercial entities of the Group as sustainable, efficient, and socially responsible businesses with good corporate governance.
b)	Objectives, targets and limits to assess and address environmental risk in short-, medium-, and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes	In its strategy, based on the United Nations Sustainable Development Goals (SDGs), the Bank sets its sustainability objectives for investments and loan portfolios. The UN SDGs that the Bank has chosen as the foundation for its sustainable financing are as follows: 7 - Ensure access to affordable, reliable, sustainable and modern energy for all; 8 - Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all; 9 - Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation;
c)	Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities	10 - Reduce inequality within and among countries; 11 - Make cities and human settlements inclusive, safe, resilient and sustainable; 12 - Ensure sustainable consumption and production patterns; 13 - Take urgent action to combat climate change and its impacts;
d)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks	14 - Conserve and sustainably use the oceans, seas and marine resources for sustainable development; 15 - Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss. Based on the strategy approved by the Bank's Council, the Bank has incorporated specific measures into its internal regulations to ensure the achievement of the sustainability goals set out in the strategy, both directly and indirectly. Before making a decision on financing any new investment or loan project, the Bank evaluates the ESG risks and the project's alignment with the Bank's Strategy.
	Governance	
e)	Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of environmental risk management covering relevant transmission channels	Risk management is a set of measures designed to reduce the likelihood of the Bank and the Group incurring direct or indirect losses from its business activities, as well as to ensure the preservation of the Bank's and the Group's asset values. The organisational structure of risk management is designed to be transparent and appropriate to the size of the Bank and the Group, as well as the risks associated with their activities. The tasks of each organisational unit are defined in the Bank's organisational structure regulations or in separate regulations approved by the Bank's Board. The responsibilities, main tasks, and duties of the organisational units, decision-making bodies, employees, and members of the Board in the risk management processes are outlined in the Bank's regulatory documents.
f)	Management body's integration of short-, medium- and long-term effects of environmental factors and risks, organisational structure both within business lines and internal control functions	The Council is the Bank's supervisory body, representing the interests of the shareholders, overseeing the activities of the Board, approving the Bank's strategy, Risk Management Strategy and policies, and other relevant documents, and monitoring their implementation within the Bank and across the entire Group. The Council oversees how the Board implements the goals and objectives set out in the Bank's strategy, including monitoring how and to what extent sustainability and ESG risk management objectives are being achieved, regularly receiving reports and information. The Bank has established a Risk Committee, whose purpose is to advise the Council and provide support regarding the Bank's and the Group's current and future risk strategies, including changes to them, considering changes in the Bank's and the Group's operations and external factors, and to assist the Council in monitoring their implementation. The Bank's Board addresses all issues related to the Bank's operations, except those that fall under the competence of the shareholders' meeting and the Council, and regularly provides information to the Bank's Council and the Risk Committee regarding the Bank's and the Group's operations, including information on ESG risk management and the progress in achieving the goals set out in the Bank's Strategy.
g)	Integration of measures to manage environmental factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body covering relevant transmission channels	ESG risk management measures and the evaluation of ESG factors before making decisions on investments or granting new loans are outlined in the Bank's regulatory documents. The Financial Analysis and Financial Risk Management Department and the Chief Risk Officer regularly prepare information for the Council and the Board on ESG risk management.
h)	Lines of reporting and frequency of reporting relating to environmental risk	In its regulatory document, which defines the procedure for identifying positions that influence the risk profile and the individuals holding these positions within the Bank and the Group's commercial entities, the Bank has established the procedure and criteria for determining the variable portion of employee remuneration. This document also specifies the criteria for determining the variable portion of remuneration based on the achievement of goals set in the Bank's strategy and Credit Policy, related to environmental risk and the alignment of loan projects with environmentally sustainable goals.
i)	Alignment of the remuneration policy with institution's environmental risk-related objectives	

	Risk management	
j)	Integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework	<p>The Bank has integrated ESG risk management measures into its processes, starting from the Bank's Strategy, Risk Management Strategy and policies, to procedures and methodologies, in areas where decision-making takes place and regular informing of the Bank's management about the results of achieving the objectives set out in the Bank's Strategy.</p> <p>The Bank has conducted an ESG risk materiality assessment with the further aim of developing the most appropriate Sustainability Strategy for the Bank. The ESG risk materiality assessment conducted by the Bank included an evaluation of the Bank's own assets (investments, loan portfolio), qualitatively and quantitatively assessing the Bank's activities and geographical locations of assets (collateral) involved in exposures, as well as evaluating the Bank's general governance processes, considering the potential short-term and long-term financial impact and impact on reputation based on various criteria. By evaluating the Bank's business types and volumes, the impact of ESG risks on the risks inherent in the Bank's business activities (credit risk, liquidity risk, market risk, and operational risk) was assessed. As a result of the ESG risk materiality assessment, recommendations and tasks were compiled for more effective ESG risk management.</p> <p>To ensure the assessment of ESG risks before transactions are conducted, the Bank has specified in its documents the information and data that need to be collected and evaluated before making a decision, as well as the requirements for documenting the ESG risk assessment.</p>
k)	Definitions, methodologies and international standards on which the environmental risk management framework is based	
l)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks, covering relevant transmission channels	
m)	Activities, commitments and exposures contributing to mitigate environmental risks	
n)	Implementation of tools for identification, measurement and management of environmental risks	
o)	Results and outcome of the risk tools implemented and the estimated impact of environmental risk on capital and liquidity risk profile	
p)	Data availability, quality and accuracy, and efforts to improve these aspects	
q)	Description of limits to environmental risks (as drivers of prudential risks) that are set, and triggering escalation and exclusion in the case of breaching these limits	
r)	Description of the link (transmission channels) between environmental risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework	

Qualitative information on Social risk (in accordance with Article 449a CRR).

Row	Qualitative information - Free format	
	Business strategy and processes	
a)	Adjustment of the institution's business strategy to integrate social factors and risks taking into account the impact of social risk on the institution's business environment, business model, strategy and financial planning	As a responsible business operator, the Bank has identified socially responsible measures in its strategy, ensuring an appropriate working environment, personnel development, and engagement within the Bank, as well as undertaking socially responsible initiatives for the benefit of society.
b)	Objectives, targets and limits to assess and address social risk in short-term, medium-term and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes	
c)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce socially harmful activities	
	Social risk factors	
	Social risk factors that may be associated with the borrower (company) and its operations are assessed before making a decision on each new loan. The Bank evaluates social risk based on information provided by the client, as well as on publicly available information that may reasonably indicate factors influencing social risk. Social risk is characterised by information about the presence of social elements in the client's operations as a business operator, such as issues related to human rights, labour law compliance, employee environment and engagement, safety, sales practices, product quality and availability, and impact on society.	
	Governance	
d)	Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of social risk management covering counterparties' approaches to:	As a responsible business operator, the Bank has identified socially responsible measures in its strategy, ensuring an appropriate working environment, personnel development, and engagement within the Bank, as well as undertaking socially responsible initiatives for the benefit of society.
i)	Activities towards the community and society	
ii)	Employee relationships and labour standards	
iii)	Customer protection and product responsibility	
iv)	Human rights	
e)	Integration of measures to manage social factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body	
f)	Lines of reporting and frequency of reporting relating to social risk	
g)	Alignment of the remuneration policy in line with institution's social risk-related objectives	

Risk management		
h)	Definitions, methodologies and international standards on which the social risk management framework is based	As a responsible business operator, the Bank has identified socially responsible measures in its strategy, ensuring an appropriate working environment, personnel development, and engagement within the Bank, as well as undertaking socially responsible initiatives for the benefit of society.
i)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to social risk, covering relevant transmission channels	
j)	Activities, commitments and assets contributing to mitigate social risk	
k)	Implementation of tools for identification and management of social risk	
l)	Description of setting limits to social risk and cases to trigger escalation and exclusion in the case of breaching these limits	
m)	Description of the link (transmission channels) between environmental risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework	

Qualitative information on Governance risk (in accordance with Article 449a CRR).

Row	Qualitative information - Free format	
	Governance	
a)	Institution's integration in their governance arrangements governance performance of the counterparty, including committees of the highest governance body, committees responsible for decision-making on economic, environmental, and social topics	Governance risk factors that may be related to the borrower (company), its operations, planned projects, or collateral are assessed before making a decision on each new loan. The Bank evaluates governance risk based on information provided by the client, as well as publicly available information that may reasonably indicate factors influencing governance risk. Governance risk is characterised by information regarding the presence of corporate governance process elements in the client's operations as a business operator, including an assessment of the transparency of the company's activities, its management structure, and internal control system, if implemented.
b)	Institution's accounting of the counterparty's highest governance body's role in non-financial reporting	
c)	Institution's integration in governance arrangements of the governance performance of their counterparties including:	
i)	Ethical considerations	
ii)	Strategy and risk management	
iii)	Inclusiveness	
iv)	Transparency	
v)	Management of conflict of interest	
vi)	Internal communication on critical concerns	
	Risk management	
d)	Institution's integration in risk management arrangements the governance performance of their counterparties considering:	ESG risk assessment is carried out before each decision on granting a new loan. When making a decision, positively assessed ESG risk factors, including governance risk factors, are taken into account when determining the loan conditions, such as a better interest rate, more favorable collateral-to-loan value ratio, longer repayment schedule, etc.
i)	Ethical considerations	
ii)	Strategy and risk management	
iii)	Inclusiveness	
iv)	Transparency	
v)	Management of conflict of interest	
vi)	Internal communication on critical concerns	

Banking book – Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity.

Sector/subsector	a	b				c	d	e	f	g		h	i		j	k	l	m	n	o	p	
		Gross carrying amount (Mln EUR)								Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln EUR)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)									GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting
		Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures					Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions									
1 Exposures towards sectors that highly contribute to climate change*	583	46		24	9	-3	0	-2								502	71	0	1	3		
2 A - Agriculture, forestry and fishing	47	0		9	2	0	0	0								31	15	0	0	5		
3 B - Mining and quarrying	9	9		1	1	-1	0	-1								9	0	0	0	2		
4 B.05 - Mining of coal and lignite																						
5 B.06 - Extraction of crude petroleum and natural gas	7	7		0	0	0	0	0								7	0	0	0	2		
6 B.07 - Mining of metal ores	2	2		1	1	-1	0	-1								2	0	0	0			
7 B.08 - Other mining and quarrying																						
8 B.09 - Mining support service activities																						
9 C - Manufacturing	75	0		7	0	0	0	0								59	16	0	0	3		
10 C.10 - Manufacture of food products	23			0	0	0	0	0								17	6	0	0	3		
11 C.11 - Manufacture of beverages	2			0	0	0	0	0								2	0	0	0	4		
12 C.12 - Manufacture of tobacco products	0			0	0	0	0	0								0	0	0	0			
13 C.13 - Manufacture of textiles	1			0	0	0	0	0								0	0	0	0	4		
14 C.14 - Manufacture of wearing apparel	0			0	0	0	0	0								0	0	0	0	4		
15 C.15 - Manufacture of leather and related products	0			0	0	0	0	0								0	0	0	0			
16 C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	22			0	0	0	0	0								14	8	0	0	4		
17 C.17 - Manufacture of pulp, paper and paperboard	0			0	0	0	0	0								0	0	0	0	0		
18 C.18 - Printing and service activities related to printing	8			0	0	0	0	0								6	1	0	0	4		
19 C.19 - Manufacture of coke oven products	0			0	0	0	0	0								0	0	0	0			
20 C.20 - Production of chemicals	1			0	0	0	0	0								1	0	0	0	2		
21 C.21 - Manufacture of pharmaceutical preparations	0			0	0	0	0	0								0	0	0	0			
22 C.22 - Manufacture of rubber products	0			0	0	0	0	0								0	0	0	0	3		
23 C.23 - Manufacture of other non-metallic mineral products	4			0	0	0	0	0								4	0	0	0	2		
24 C.24 - Manufacture of basic metals	0			0	0	0	0	0								0	0	0	0			
25 C.25 - Manufacture of fabricated metal products, except machinery and equipment	9			7	0	0	0	0								9	0	0	0	2		
26 C.26 - Manufacture of computer, electronic and optical products	0			0	0	0	0	0								0	0	0	0			
27 C.27 - Manufacture of electrical equipment	0			0	0	0	0	0								0	0	0	0			
28 C.28 - Manufacture of machinery and equipment n.e.c.	1			0	0	0	0	0								1	0	0	0	3		
29 C.29 - Manufacture of motor vehicles, trailers and semi-trailers	3			0	0	0	0	0								3	0	0	0	4		
30 C.30 - Manufacture of other transport equipment	0			0	0	0	0	0								0	0	0	0			
31 C.31 - Manufacture of furniture	0			0	0	0	0	0								0	0	0	0	1		
32 C.32 - Other manufacturing	0			0	0	0	0	0								0	0	0	0			
33 C.33 - Repair and installation of machinery and equipment	0			0	0	0	0	0								0	0	0	0			
34 D - Electricity, gas, steam and air conditioning supply	15	14		0	0	0	0	0								15	0	0	0	2		
35 D35.1 - Electric power generation, transmission and distribution	0			0	0	0	0	0								0	0	0	0			
36 D35.11 - Production of electricity	14	14		0	0	0	0	0								14	0	0	0	2		
37 D35.2 - Manufacture of gas; distribution of gaseous fuels through mains						0										0	0	0	0			
38 D35.3 - Steam and air conditioning supply						0										0	0	0	0			
39 E - Water supply; sewerage, waste management and remediation activities	2	0		0	0	0	0	0								2	0	0	0	2		
40 F - Construction	6	0		0	0	0	0	0								6	0	0	0	7		
41 F.41 - Construction of buildings	6			0	0	0	0	0								6	0	0	0	2		
42 F.42 - Civil engineering	0			0	0	0	0	0								0	0	0	0			
43 F.43 - Specialised construction activities	0			0	0	0	0	0								0	0	0	0			
44 G - Wholesale and retail trade; repair of motor vehicles and motorcycles	125	23		0	5	0	0	0								122	3	0	0	2		
45 H - Transportation and storage	115	0		5	0	0	0	0								93	22	0	0	4		
46 H.49 - Land transport and transport via pipelines	2			0	0	0	0	0								2	0	0	0	4		
47 H.50 - Water transport	72			5	0	0	0	0								61	12	0	0	4		
48 H.51 - Air transport	9			0	0	0	0	0								9	0	0	0			
49 H.52 - Warehousing and support activities for transportation	32			0	0	0	0	0								21	11	0	0	4		
50 H.53 - Postal and courier activities	0			0	0	0	0	0								0	0	0	0			
51 I - Accommodation and food service activities	8	0		0	0	0	0	0								8	0	0	0	3		
52 L - Real estate activities	181	0		2	1	-2	0	-1								166	14	0	1	4		
53 Exposures towards sectors other than those that highly contribute to climate change*	55	0		0	5	0	0	0								55	8	0	0	2		
54 K - Financial and insurance activities	8	0		0	0	0	0	0								3	5	0	0	5		
55 Exposures to other sectors (NACE codes J, M - U)	47	0		0	5	0	0	0								44	3	0	0	2		
56 TOTAL	638	46		24	14	-3	0	-2								557	79	0	1	3		

* In accordance with the Commission delegated regulation EU) 2020/1818 supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006.

i) - k) The Bank is developing a methodology for calculating GHG financed emissions. Client (legal entities forming the credit portfolio) surveys have been initiated, as a result of which the Bank plans to collect data on the estimated Scope 1 and Scope 2 GHG emissions of counterparties.
c) The Bank is developing a methodology for identifying environmentally sustainable (CCM) assets.

Banking book - Climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral.

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
Counterparty sector	Total gross carrying amount amount (in MEUR)															
	Level of energy efficiency (EP score in kWh/m ² of collateral)						Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral		
	0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G		Of which level of energy efficiency (EP score in kWh/m ² of collateral) estimated	
1 Total EU area	252	67	40	17	4	0	0	51	17	35	5	17	4	0	124	0
2 Of which Loans collateralised by commercial immovable property	157	49	23	17	4	0	0	39	15	16	2	17	4	0	64	
3 Of which Loans collateralised by residential immovable property	96	18	17	0	0	0	0	12	1	19	3	0	0	0	61	
4 Of which Collateral obtained by taking possession: residential and commercial immovable properties																
5 Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated																
6 Total non-EU area	2	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0
7 Of which Loans collateralised by commercial immovable property	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
8 Of which Loans collateralised by residential immovable property	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	
9 Of which Collateral obtained by taking possession: residential and commercial immovable properties																
10 Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated																

Loans collateralised by immovable property for which energy certificates are available in the Construction Information System are listed: https://bis.gov.lv/bisp/lv/epc_documents. The energy efficiency level for those immovable properties for which energy certificates are not available in the Construction Information System will be determined once the Bank has developed an appropriate methodology for estimating the energy efficiency level of collateral, based on available data for similar types of buildings.

Banking book - Climate change transition risk: Alignment metrics.

	a	b	c	d	e	f	g
	Sector	NACE Sectors (a minima)	Portfolio gross carrying amount (Mn EUR)	Alignment metric**	Year of reference	Distance to IEA NZE2050 in % ***	Target (year of reference + 3 years)
1	Power	Please refer to the list below*	n/a				
2	Fossil fuel combustion		n/a				
3	Automotive		n/a				
4	Aviation		n/a				
5	Maritime transport		n/a				
6	Cement, clinker and lime production		n/a				
7	Iron and steel, coke, and metal ore production		n/a				
8	Chemicals		n/a				
9	... potential additions relevant to the business model of the institution		n/a				

*** PiT distance to 2030 NZE2050 scenario in % (for each metric).

* List of NACE sectors to be considered.

IEA sector	Column b - NACE Sectors (a minima) - Sectors required		**Examples of metrics - non-exhaustive list. Institutions shall apply metrics defined by the IEA scenario
Sector in the template	sector	code	
Maritime transport	shipping	301	Average tonnes of CO ₂ per passenger-km Average gCO ₂ /MJ and Average share of high carbon technologies (ICE).
Maritime transport	shipping	3011	
Maritime transport	shipping	3012	
Maritime transport	shipping	3315	
Maritime transport	shipping	50	
Maritime transport	shipping	501	
Maritime transport	shipping	5010	
Maritime transport	shipping	502	
Maritime transport	shipping	5020	
Maritime transport	shipping	5222	
Maritime transport	shipping	5224	
Maritime transport	shipping	5229	
Power	power	27	Average tonnes of CO ₂ per MWh and Average share of high carbon technologies (oil, gas, coal).
Power	power	2712	
Power	power	3314	
Power	power	35	
Power	power	351	
Power	power	3511	
Power	power	3512	
Power	power	3513	
Power	power	3514	
Power	power	4321	
Fossil fuel combustion	oil and gas	91	Average tons pf CO ₂ per G.J. and Average share of high carbon technologies (ICE).
Fossil fuel combustion	oil and gas	910	
Fossil fuel combustion	oil and gas	192	
Fossil fuel combustion	oil and gas	1920	
Fossil fuel combustion	oil and gas	2014	
Fossil fuel combustion	oil and gas	352	
Fossil fuel combustion	oil and gas	3521	
Fossil fuel combustion	oil and gas	3522	
Fossil fuel combustion	oil and gas	3523	
Fossil fuel combustion	oil and gas	4612	
Fossil fuel combustion	oil and gas	4671	
Fossil fuel combustion	oil and gas	6	
Fossil fuel combustion	oil and gas	61	
Fossil fuel combustion	oil and gas	610	
Fossil fuel combustion	oil and gas	62	
Fossil fuel combustion	oil and gas	620	
Iron and steel, coke, and metal ore production	steel	24	Average tonnes of CO ₂ per tonne of output and Average share of high carbon technologies (ICE).
Iron and steel, coke, and metal ore production	steel	241	
Iron and steel, coke, and metal ore production	steel	2410	
Iron and steel, coke, and metal ore production	steel	242	
Iron and steel, coke, and metal ore production	steel	2420	
Iron and steel, coke, and metal ore production	steel	2434	
Iron and steel, coke, and metal ore production	steel	244	
Iron and steel, coke, and metal ore production	steel	2442	
Iron and steel, coke, and metal ore production	steel	2444	
Iron and steel, coke, and metal ore production	steel	2445	
Iron and steel, coke, and metal ore production	steel	245	
Iron and steel, coke, and metal ore production	steel	2451	
Iron and steel, coke, and metal ore production	steel	2452	
Iron and steel, coke, and metal ore production	steel	25	
Iron and steel, coke, and metal ore production	steel	251	
Iron and steel, coke, and metal ore production	steel	2511	
Iron and steel, coke, and metal ore production	steel	4672	
Iron and steel, coke, and metal ore production	coal	5	
Iron and steel, coke, and metal ore production	coal	51	
Iron and steel, coke, and metal ore production	coal	510	
Iron and steel, coke, and metal ore production	coal	52	
Iron and steel, coke, and metal ore production	coal	520	
Iron and steel, coke, and metal ore production	steel	7	
Iron and steel, coke, and metal ore production	steel	72	
Iron and steel, coke, and metal ore production	steel	729	
Fossil fuel combustion	coal	8	Average tons pf CO ₂ per G.J. and Average share of high carbon technologies (ICE).
Fossil fuel combustion	coal	9	
Cement, clinker and lime production	cement	235	Average tonnes of CO ₂ per tonne of output and Average share of high carbon technologies (ICE).
Cement, clinker and lime production	cement	2351	
Cement, clinker and lime production	cement	2352	
Cement, clinker and lime production	cement	236	
Cement, clinker and lime production	cement	2361	
Cement, clinker and lime production	cement	2363	
Cement, clinker and lime production	cement	2364	
Cement, clinker and lime production	cement	811	
Cement, clinker and lime production	cement	89	
aviation	aviation	3030	Average share of sustainable aviation fuels and Average tonnes of CO ₂ per passenger-km
aviation	aviation	3316	
aviation	aviation	511	
aviation	aviation	5110	
aviation	aviation	512	
aviation	aviation	5121	
aviation	aviation	5223	
automotive	automotive	2815	Average tonnes of CO ₂ per passenger-km and Average share of high carbon technologies (ICE).
automotive	automotive	29	
automotive	automotive	291	
automotive	automotive	2910	
automotive	automotive	292	
automotive	automotive	2920	
automotive	automotive	293	
automotive	automotive	2932	

The Bank has not yet calculated its sector alignment with the Paris Agreement, but plans to develop a methodology for aligning its sectors with the Paris Agreement.

Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive firms.

	a	b	c	d	e
	Gross carrying amount (aggregate)	Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)*	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of top 20 polluting firms included
1	973 619.81	0.15%	0	3.66	1

*For counterparties among the top 20 carbon emitting companies in the world.

Banking book - Climate change physical risk: Exposures subject to physical risk.

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o				
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		Gross carrying amount (MIn EUR)																
			of which exposures sensitive to impact from climate change physical events											Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events								of which Stage 2 exposures	Of which non-performing exposures
			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity												
1	A - Agriculture, forestry and fishing	n/a																	
2	B - Mining and quarrying	n/a																	
3	C - Manufacturing	n/a																	
4	D - Electricity, gas, steam and air conditioning supply	n/a																	
5	E - Water supply; sewerage, waste management and remediation activities	n/a																	
6	F - Construction	n/a																	
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	n/a																	
8	H - Transportation and storage	n/a																	
9	L - Real estate activities	n/a																	
10	Loans collateralised by residential immovable property	n/a																	
11	Loans collateralised by commercial immovable property	n/a																	
12	Repossessed colaterals	n/a																	
13	Other relevant sectors (breakdown below where relevant)	n/a																	

The Bank has identified exposures in its loan portfolio within sectors typically subject to climate change physical risk, such as agriculture, construction, and shipping. However, the methodology — which includes, among other elements, the development of detailed physical risk identification maps — is currently under development.

Summary of GAR KPIs.

	GDR			% coverage (over total assets)*
	Climate change mitigation	Climate change adaptation	Total (Climate change mitigation + Climate change adaptation)	
GAR stock	n/a			
GAR flow	n/a			

* % of assets covered by the KPI over banks' total assets

Mitigating actions: Assets for the calculation of GAR.

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Disclosure reference date T															
		Total gross carrying amount	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)						
Million EUR			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)						
			Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)						
				Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which adaptation	Of which enabling		Of which specialised lending	Of which transitional/adaptation	Of which enabling			
GAR - Covered assets in both numerator and denominator																	
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	n/a															
2	Financial corporations	n/a															
3	Credit institutions																
4	Loans and advances																
5	Debt securities, including UoP																
6	Equity instruments																
7	Other financial corporations																
8	of which investment firms																
9	Loans and advances																
10	Debt securities, including UoP																
11	Equity instruments																
12	of which management companies																
13	Loans and advances																
14	Debt securities, including UoP																
15	Equity instruments																
16	of which insurance undertakings																
17	Loans and advances																
18	Debt securities, including UoP																
19	Equity instruments																
20	Non-financial corporations (subject to NFRD disclosure obligations)	n/a															
21	Loans and advances																
22	Debt securities, including UoP																
23	Equity instruments																
24	Households	n/a															
25	of which loans collateralised by residential immovable property																
26	of which building renovation loans																
27	of which motor vehicle loans																
28	Local governments financing	n/a															
29	Housing financing																
30	Other local governments financing																
31	Collateral obtained by taking possession: residential and commercial immovable properties																
32	TOTAL GAR ASSETS	n/a															
Assets excluded from the numerator for GAR calculation (covered in the denominator)																	
33	EU Non-financial corporations (not subject to NFRD disclosure obligations)	n/a															
34	Loans and advances																
35	Debt securities																
36	Equity instruments																
37	Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)	n/a															
38	Loans and advances																
39	Debt securities																
40	Equity instruments																
41	Derivatives	n/a															
42	On demand interbank loans	n/a															
43	Cash and cash-related assets	n/a															
44	Other assets (e.g. Goodwill, commodities etc.)	n/a															
45	TOTAL ASSETS IN THE DENOMINATOR (GAR)	n/a															
Other assets excluded from both the numerator and denominator for GAR calculation																	
46	Sovereigns	n/a															
47	Central banks exposure	n/a															
48	Trading book	n/a															
49	TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR	n/a															
50	TOTAL ASSETS	n/a															

Other climate change mitigating actions that are not covered in the EU Taxonomy.

	a	b	c	d	e	f
	Type of financial instrument	Type of counterparty	Gross carrying amount (million EUR)	Type of risk mitigated (Climate change transition risk)	Type of risk mitigated (Climate change physical risk)	Qualitative information on the nature of the mitigating actions
1	Bonds (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)	Financial corporations				
2		Non-financial corporations				
3		Of which Loans collateralised by commercial immovable property				
4		Households				
5		Of which Loans collateralised by residential immovable property				
6		Of which building renovation loans				
7		Other counterparties				
8	Loans (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)	Financial corporations				
9		Non-financial corporations				
10		Of which Loans collateralised by commercial immovable property				
11		Households				
12		Of which Loans collateralised by residential immovable property				
13		Of which building renovation loans				
14		Other counterparties				