



AS Citadele banka

# **Risk management and capital adequacy report (pillar 3 disclosures)**

For the six months ended  
30 June 2025



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EU CQ5: Credit quality of loans and advances to non-financial corporations by industry	CRR Article 442(c,e)
EU CR1: Performing and non-performing exposures and related provisions	CRR Article 442(c,f)
EU CR1-A: Maturity of exposures	CRR Article 442(g)
EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques	CRR Article 453(f)
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EU-SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor	CRR Article 449(k(i))
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## INTRODUCTION

This report provides an interim update on the qualitative and quantitative disclosures on the major risks of operations of AS Citadele banka and its risk management objectives, policies and information on capital adequacy as required by part eight of the Regulation (EU) No 575/2013 "On prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012" and other relevant regulations and laws.

This report should be read in conjunction with the latest annual report, the relevant quarterly financial statements, the report on remuneration policy and the statement on corporate governance as certain important information is disclosed in these reports and is not repeated in this report. These reports are available at [www.cblgroup.com](http://www.cblgroup.com).

Refer to the separate report on remuneration policy for disclosures on remuneration prepared in accordance with the requirements of Articles 74(3) and 75(2) of Directive 2013/36/EU and Article 450 of Regulation (EU) No 575/2013, guidelines of European Banking Authority (including EBA/GL/2021/04), regulations issued by the supervisory authorities and other relevant rules.

AS Citadele banka has subsidiaries, which are financial institutions, thus it needs to comply with the capital adequacy, liquidity coverage ratio (LCR), Net stable funding ratio (NSFR), leverage ratio (LR) and other regulatory requirements both at the Bank's standalone level and at the Group's consolidated level. However, in line with the pillar 3 disclosure requirements information in the Risk report is disclosed only at the Group's consolidated level. For key information on the Bank standalone position refer to the latest annual report and the relevant quarterly financial statements.

All monetary figures in this report are presented in thousands of Euros (EUR 000's). If not specified otherwise, all figures represent amounts as of period end.

## CONSOLIDATION GROUP

AS Citadele banka (thereon – the Bank), registration number 40103303559, is the parent company of the Group. In the consolidation group for regulatory purposes (thereon – the Group) companies are included as per requirements of Regulation (EU) No 575/2013, while in the consolidation group for the accounting purposes companies are included in accordance with International Financial Reporting Standards (IFRS) as adopted in the European Union.

### EU LI3 – Outline of the differences in the scopes of consolidation (entity by entity)

a	b	c-g	h
Name of the entity	Method of accounting consolidation	Method of regulatory consolidation	Description of the entity
AS Citadele banka	Full consolidation	Full consolidation	Banking
SIA Citadele Leasing	Full consolidation	Full consolidation	Leasing
Kaleido Privatbank AG (Discontinued operations held for sale, sold in July 2025)	Full consolidation	Full consolidation	Banking
SIA Citadele Factoring	Full consolidation	Full consolidation	Leasing and factoring
IPAS CBL Asset Management	Full consolidation	Full consolidation	Investment management company
UAB Citadele Factoring	Full consolidation	Full consolidation	Leasing and factoring
SIA Hortus Residential	Full consolidation	Full consolidation	Support services
AS CBL Atklātais Pensiju Fonds	Full consolidation	Full consolidation	Pension fund
OU Citadele Factoring	Full consolidation	Full consolidation	Leasing and factoring
SIA CL Insurance Broker	Full consolidation	Full consolidation	Support services
AAS CBL Life	Full consolidation	Deducted	Life insurance

There are no immediate or foreseeable legal obstacles for capital element transferability or liability repayment between the Group's parent company and its subsidiaries. All reserves are freely available to the respective company for unlimited and immediate use to cover risks or losses, when such are incurred. For certain Group's earnings tax on capital distribution applies. For more details refer to the latest annual report.

## GOVERNANCE

In order to ensure that the Bank's Supervisory Board and Management Board members and key function holders are suitable for their position and represent diversity, the Bank has developed internal regulation "Policy on the Assessment of the Suitability of Members of the Supervisory Board, Management Board and Key Function Holders".

The policy has been developed in accordance with the Credit Institution Law of the Republic of Latvia and the recommendations of the supervisory authorities. The policy is reviewed and if necessary updated regularly.

The policy prescribes the procedure and the frequency of the assessment of the suitability of members of the Bank's Supervisory Board and Management Board and key function holders, as well as procedure for decision making on the suitability.

The initial suitability assessment is performed when a new member is nominated to the Bank's Supervisory Board or Management Board prior to his/her election or prior to the date of commencement of his/her duties, but not later than within 6 weeks after the election of the member of the Supervisory Board or the Management Board.

The reassessment of suitability is performed in the following cases:

- During the annual assessment of the suitability of a member of the Supervisory Board or the Management Board,
- If a member of the Supervisory Board or the Management Board is re-elected to his/her position,
- If changes are made to the responsibilities of a member of the Supervisory Board or the Management Board or in the competences required to carry out such responsibilities,

- If there is a doubt about the reliability, competence or reputation of a member of the Supervisory Board or the Management Board.

The suitability assessment is performed considering the overall composition of the Supervisory Board and the Management Board, as well as the knowledge and competence collectively necessary for the Supervisory Board and the Management Board, awareness and personal qualities in order to properly carry out the duties assigned to the members of the Supervisory Board in relation to the supervision of the Management Board activities and to the Management Board in relation to the Group's operational management.

The suitability assessment of the members of the Supervisory Board and the Management Board is performed by the Remuneration and Nomination Committee. The Supervisory Board approves the composition and also regulations of this committee. The suitability assessment of key function holders is performed by a special committee. The Management Board approves the composition and also regulations of this committee.

Each member of the Management Board is responsible for a specific scope of the Group operations. The suitability assessment process ensures that members of the Management Board have adequate level of necessary knowledge and competence in relation to specific scope of operations of the Group under responsibility of each member of the Management Board, as well adequate necessary collective knowledge and competence.

For full list of directorships held by the members of Supervisory Board and Management Board please refer to the "Committees" subsection of the "Governance" section of [www.cblgroup.com](http://www.cblgroup.com).

## RISK MANAGEMENT

The Group considers risk management to be an essential component of its management process. The Group pursues prudent risk management that is aligned with its business ambitions and aims to achieve effective risk mitigation. To assess and monitor complex risk exposures, the Group applies a wide range of risk management tools in conjunction with risk committees. Members of the risk committees represent various operations of the Group to balance business and risk within the respective risk committees. Annually Group defines its Risk Appetite Framework which sets acceptable risk-taking limits across all relevant risk types, considering business goals, macroeconomic environment, identified material risk drives and regulatory setting. Risk appetite limits are cascaded to all risk management strategies and implemented operationally through detailed internal regulations.

The Group's risk management principles are set out in its Risk Management Policy. The Group adheres to the following key risk management principles:

- The Group aims to ensure that it maintains low overall risk exposure, diversified asset portfolio, limited risks in financial markets and low levels of operational risk;
- The Group aims to ensure an acceptable risk level in all operations. Risks are always assessed in relation to their expected return. Risk exposures that are not acceptable are avoided, limited or hedged;
- The Group does not assume high or uncontrollable risks irrespective of the return they provide and assumes risks only in economic fields and geographical regions in relation to which it believes it has sufficient knowledge and expertise;
- Risk management is based on each Group's employee's responsibility for the transactions carried out by him/her and awareness of the related risks;
- Risk limit system and strict controls are essential risk management elements. Control over risk levels and compliance with the imposed limits is achieved by the existence of structured risk limit systems for all material risks.

The aim of the risk management in the Group is to facilitate the achievement of the Group's goals, sustainable growth, long-term financial stability and to protect the Group from unidentified risks. The Bank has appointed a Chief Risk Officer (CRO) who serves as a member of the Management Board. Importantly, the CRO's role is distinct and independent from operational activities to ensure unbiased risk oversight. To facilitate effective governance, the CRO maintains direct access to the Bank's Supervisory Board. The CRO has a direct access to the Bank's Supervisory Board. The Risk Committee, which is subordinated to the Bank's Supervisory Board, has been established in the Bank. The main task of the Risk Committee is to provide support to the Bank's Supervisory Board in relation to the monitoring of the Group's risk management system. The Risk Committee established by the Bank's Supervisory Board provides recommendations to the Bank's Management Board regarding improvements of the risk management system. Risk management function within the Group is controlled by an independent unit – the Risk Division.

The main risks to which the Group is exposed are: credit risk, market risk (including interest rate risk), liquidity risk, currency risk, operational risk and environmental and climate-related risk. For each of these risks the Group has approved risk management policies and other internal regulations defining key risk management principles and processes, functions and responsibilities of units, risk concentration limits, as well as control and reporting system. The Bank's Supervisory Board approves risk management policies and ensures the control of efficiency of the risk management system. The Bank's Management Board and CRO ensure implementation of the risk management policies and development of internal regulations for the management of each material risk within the Group. In order to assess and monitor material and complex risk exposures, the Bank's Management Board establishes risk committees. Members of risk committees represent various units of the Group to ensure the balance between the units responsible for risk monitoring and control and the units with business orientation.

The Group continuously assesses and controls risks – both on an individual basis by type of risk and by performing a comprehensive assessment within the internal capital adequacy assessment process (ICAAP). Each member of the Group is responsible for risk control and management. Each employee of the Group is responsible for the compliance with the principles set out in the Group's internal regulations.

Risk management process includes the following elements: risk identification, risk assessment and decision making, risk management and control, risk oversight and reporting. The Group regularly, at least once a year, identifies and describes the types of material risks inherent in its operations by assessing what types of risks may have a negative impact on achieving its performance targets and projected financial results. To identify the types of material risks, quantitative and qualitative criteria are used and the results of the process are documented. For all types of identified material risks the aims of risk management are defined and risk appetite is determined. In addition, the development of internal regulations in relation to risk management of those risks is ensured, including risk identification and assessment methods, adequate risk restriction and control procedures, such as quantitative restrictions and limits, or control measures that reduce unquantifiable risks, risk appetite, procedures for reporting the information on risks, risk levels assumed and trends thereof to the Group's management bodies, as well as other information necessary for decision making, risk

management policy and control procedures, including procedures for control of compliance with the restrictions and limits set, segregation of duties, approval rights and responsibilities. A robust risk management system has a profound impact on entire operations, empowering the Group to make informed decisions regarding risk, return, and market conditions.

Risk assessment and decision making include selection, approval and documentation of risk assessment methodology, regular risk assessment, establishment of the risk restriction and controlling system and setting the acceptable level of risks within this system, decision making on assuming the risks. Risk assessment includes the determination of qualitative and quantitative impact of the source of each identified risk using generally accepted methodology, which is adequately documented. The Group makes a decision in relation to each identified and assessed risk on whether the Group accepts such risk or takes the necessary measures for its mitigation, or ceases activities related to this risk. The Group does not assume risks with the impact exceeding the risk appetite determined for each respective type of risk regardless of the economic benefits that might result from assuming such risk.

Risk management and control include the compliance with the level of risk acceptable for the Group including the compliance with the limits restricting the amount of risk. Monitoring and reporting include regular assessment of the existing level of risk against the desirable level of risk, trend analysis, regular reporting to the relevant unit heads, the Bank's Management Board and the Supervisory Board. An integral part of risk management is risk stress testing. Stress testing process ensures regular identification and assessment of risks inherent to the Group's current and future operations, as well as assessment of the impact of different extraordinary and adverse events on the Group's operations, in order to provide support to responsible employees of the Group in management decision-making process at different levels of management (e.g., strategic planning, determination and correction of the risk appetite, capital planning, liquidity management).

The Group's Internal Audit Division regularly monitors the implementation of risk management policies and other internal regulations, as well as provides recommendations regarding improvements of the risk management system.

## MAIN REGULATORY RATIOS WITH INCLUSION OF THE INTERIM PROFITS

Throughout this report as of 30 June 2025, net profit of the regulatory Group for the six months period ended 30 June 2025 is not included in the regulatory capital.

Per regulations, Bank may include interim or year-end profits in regulatory capital before taking a formal decision confirming the final audited profit for the year only with a prior permission of the competent authority. Any foreseeable charges or dividends must be deducted from those profits. Submission of documents for permission takes time and such permission is requested only after the publishing of the financial report for the respective period and completion of the auditors' verification. Such permission of the competent authority for inclusion of the 2025 interim profits, which have been decreased by foreseeable charges and dividends, has not been received for the six months period end 30 June 2025. Audited annual profits for 2025 will become eligible for inclusion in the regulatory capital after the institution will take a formal decision confirming the final profit or loss for the year.

The consolidated Group for regulatory purposes is different from the consolidated Group for accounting purposes. As per regulatory requirements AAS CBL Life, a licensed insurer, is not included in the consolidated Group for capital adequacy purposes. Thus, net profit for the regulatory Group excludes net result of AAS CBL Life versus net result for the accounting Group. Consequently, net result of AAS CBL Life is excluded from own funds calculation and individual assets of AAS CBL Life are not included as risk exposures in the Group's capital adequacy calculation. Instead, the carrying value of the Group's investment in AAS CBL Life constitutes a risk exposure in the Group's capital adequacy ratio calculation.

**Key regulatory ratios scenario (including net result for the period, which is decreased in line with the dividend policy)**

	EUR thousands	
	30/06/2025 Group	31/12/2024 Group
Common equity Tier 1 capital	528,793	506,121
Total own funds	588,793	566,121
Total risk exposure amount	2,608,030	2,644,199
<b>Common equity Tier 1 capital ratio</b>	<b>20.3%</b>	<b>19.1%</b>
<b>Total capital adequacy ratio</b>	<b>22.6%</b>	<b>21.4%</b>
<b>Leverage Ratio – fully phased-in definition of Tier 1 capital</b>	<b>10.3%</b>	<b>9.8%</b>
Total available stable funding	3,925,651	3,952,029
Total required stable funding	2,825,208	2,764,509
<b>Net stable funding ratio</b>	<b>139%</b>	<b>143%</b>



## CAPITAL ADEQUACY CALCULATION

Capital adequacy is calculated in accordance with the current global standards of the bank capital adequacy as implemented by the European Union via a regulation (EU) 575/2013 and a directive 2013/36/EU, rules and recommendations issued by supervisory authorities and other relevant regulations. For credit risk the Group applies standardised approach.

Capital adequacy is a measure of sufficiency of the Group's eligible capital resources to cover credit risks, market risks, operational risk and other specific risks arising predominantly from asset and off-balance sheet exposures of the Group. The regulations require credit institutions to maintain a Total Capital adequacy ratio of 8.0% of the total risk weighted exposure amounts. The rules also require 4.5% minimum Common Equity Tier 1 capital ratio and 6.0% minimum Tier 1 capital ratio.

Total SREP capital requirement (TSCR) requires capital to cover risks in addition to those covered by the regulation (EU) 575/2013. TSCR is established in a supervisory review and evaluation process (SREP) carried out by the supervisory authority. The supervisory authority determines TSCR on a risk-by-risk basis, using supervisory judgement, the outcome of supervisory benchmarking, ICAAP calculations and other relevant inputs. The additional pillar 2 capital requirement is re-assessed annually by the supervisory authority. As of the period end based on the assessment of the supervisory authority an additional 2.50% own funds requirement is determined to cover Pillar 2 risks. Thus, as of the period end Citadele shall at all times meet, on a consolidated basis, a total SREP capital requirement (TSCR) of 10.5% (which includes a Pillar 2 additional own funds requirement of 2.5% to be held in the form of 56.25% of Common Equity Tier 1 (CET1) capital and 75% of Tier 1 capital, as a minimum).

On top of the minimum capital adequacy ratios and the Pillar 2 additional capital requirements (TSCR), the Group and the Bank must comply with the capital buffer requirements. The buffer requirements must be reached by Common Equity Tier 1 capital. The capital conservation buffer both for the Group and the Bank is set at 2.50%, limiting dividend pay-out and certain other Tier 1 equity instrument repurchase, if the buffer threshold is not exceeded.

Citadele, being identified as "other systemically important institution" (O-SII), as of period end must also comply with the O-SII capital buffer requirement set by the supervisory authority at 1.50%.

Countercyclical capital buffer norms at each balance sheet date are calculated based on the actual risk exposure geographical distribution and the countercyclical buffer rates applicable for each geographical location. Increases in countercyclical capital buffer norms, when announced by the respective country, become effective after prespecified delay. Decreases take effect immediately.

The Pillar 2 Guidance (P2G) is a bank-specific recommendation that indicates the level of capital that the supervisory authority expects banks to maintain in addition to their binding capital requirements. It serves as a buffer for banks to withstand stress. The Pillar 2 Guidance is determined as part of the Supervisory Review and Evaluation Process (SREP) and for Citadele as of period end is set at 1.5%. Unlike the Pillar 2 Requirement, the Pillar 2 Guidance is not legally binding.

The Bank has to comply with the regulatory requirements both at the Bank's standalone level and at the Group's consolidated level. As of the period end both the Bank and the Group have sufficient capital to comply with the capital adequacy requirements. The long-term regulatory capital position of the Group and the Bank is planned and managed in line with these and other expected upcoming regulatory requirements.

### Regulatory capital requirements of the Group on 30 June 2025

	Common equity Tier 1 capital ratio	Tier 1 capital ratio	Total capital adequacy ratio
Common equity Tier 1 ratio	4.50%	4.50%	4.50%
Additional Tier 1 ratio	-	1.50%	1.50%
Additional total capital ratio	-	-	2.00%
Pillar 2 additional own funds requirement (individually determined by the supervisory authority in the SREP, P2R)	1.41%	1.88%	2.50%
Capital buffer requirements:			
Capital conservation buffer	2.50%	2.50%	2.50%
O-SII capital buffer	1.50%	1.50%	1.50%
Systemic risk buffer	0.07%	0.07%	0.07%
Countercyclical capital buffer	1.05%	1.05%	1.05%
<b>Capital requirement</b>	<b>11.03%</b>	<b>13.00%</b>	<b>15.62%</b>
Pillar 2 Guidance (P2G)	1.50%	1.50%	1.50%
<b>Non-legally binding capital requirement with Pillar 2 Guidance</b>	<b>12.53%</b>	<b>14.50%</b>	<b>17.12%</b>



## OWN FUNDS

The capital of AS Citadele banka consists of two types of instruments – ordinary shares and subordinated debt securities issued. For more information on the bondholders and shareholders of the Bank refer to the latest annual report.

## EU CC1 - Composition of regulatory own funds

		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>			
1	Capital instruments and the related share premium accounts	161,991	Line E01 in template EU CC2
	of which: Instrument type 1	161,991	Line E01 in template EU CC2
2	Retained earnings	349,182	Part of line E03 in template EU CC2
3	Accumulated other comprehensive income (and other reserves)	7,672	Part of line E02 in template EU CC2
EU-3a	Funds for general banking risk	-	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	-	
5	Minority interests (amount allowed in consolidated CET1)	-	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	-	
6	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	518,845	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	(285)	
8	Intangible assets (net of related tax liability) (negative amount)	(1,825)	Part of line A10 in template EU CC2
9	Empty set in the EU		
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) are met) (negative amount)	-	Line A12 in template EU CC2
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 and indirect holdings by an institution of own CET1 instruments (negative amount)	(87)	
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	Empty set in the EU		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	(7,148)	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	-	
EU-20c	of which: securitisation positions (negative amount)	(7,148)	
EU-20d	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) 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	Empty set in the EU		
25	of which: deferred tax assets arising from temporary differences	-	
EU-25a	Losses for the current financial year (negative amount)	-	
EU-25b	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	Empty set in the EU		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-	
27a	Other regulatory adjustments (including IFRS 9 transitional adjustments when relevant)	(177)	
28	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	<b>(9,522)</b>	
29	<b>Common Equity Tier 1 (CET1) capital</b>	<b>509,323</b>	
<b>Additional Tier 1 (AT1) capital: instruments</b>			
30	Capital instruments and the related share premium accounts	-	
31	of which: classified as equity under applicable accounting standards	-	

32	of which: classified as liabilities under applicable accounting standards	-	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1 as described in Article 486(3) of CRR	-	
EU-33a	Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1	-	
EU-33b	Amount of qualifying items referred to in Article 494b(1) 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	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	-	
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>			
37	Direct and indirect 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	Empty set in the EU	-	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	-	
42a	Other regulatory adjustments to AT1 capital	-	
43	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	-	
44	<b>Additional Tier 1 (AT1) capital</b>	-	
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	<b>509,323</b>	
<b>Tier 2 (T2) capital: instruments</b>			
46	Capital instruments and the related share premium accounts	60,000	Part of line L03 in template EU CC2
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 as described in Article 486 (4) CRR	-	
EU-47a	Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2	-	
EU-47b	Amount of qualifying items referred to in Article 494b (2) 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	<b>Tier 2 (T2) capital before regulatory adjustments</b>	<b>60,000</b>	
<b>Tier 2 (T2) capital: regulatory adjustments</b>			
52	Direct and indirect 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 and indirect 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)	-	
54a	Empty set in the EU	-	
55	Direct and indirect 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	Empty set in the EU	-	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-	
56b	Other regulatory adjustments to T2 capital	-	
57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	-	
58	<b>Tier 2 (T2) capital</b>	<b>60,000</b>	
59	<b>Total capital (TC = T1 + T2)</b>	<b>569,323</b>	
60	<b>Total risk exposure amount</b>	<b>2,608,030</b>	
<b>Capital ratios and buffers</b>			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	19.5%	
62	Tier 1 (as a percentage of total risk exposure amount)	19.5%	
63	Total capital (as a percentage of total risk exposure amount)	21.8%	
64	Institution CET1 overall capital requirement (CET1 requirement in accordance with Article 92 (1) CRR, plus additional CET1 requirement which the institution is required to hold in accordance with point (a) of Article 104(1) CRD, plus combined buffer requirement in accordance with Article 128(6) CRD) expressed as a percentage of risk exposure amount)	11.0%	
65	of which: capital conservation buffer requirement	2.5%	
66	of which: countercyclical buffer requirement	1.1%	
67	of which: systemic risk buffer requirement	0.1%	

EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	1.5%
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.4%
68	<b>Common Equity Tier 1 available to meet buffer (as a percentage of risk exposure amount)</b>	11.3%
69	[non relevant in EU regulation]	-
70	[non relevant in EU regulation]	-
71	[non relevant in EU regulation]	-
<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
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)	4,269
74	Empty set in the EU	
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) are met)	1,126
<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
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	359
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	-
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</b>		
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)	-

\* The national supervisory authority determines TSCR on a risk-by-risk basis, using supervisory judgement, the outcome of supervisory benchmarking, ICAAP calculations and other relevant inputs. The additional pillar 2 capital requirement is re-assessed annually by the FCMC. The Group is required to cover 56% of the TSCR with Common Equity Tier 1 capital, 75% with Tier 1 capital and 100% with Total Capital.

#### EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

		a	B	c
		Balance sheet as in published financial statements 30/06/2025	Under regulatory scope of consolidation 30/06/2025	Reference
<b>Assets</b>				
A01	Cash and cash balances at central banks	223,322	223,322	
A02	Loans to credit institutions	12,829	11,553	
A03	Debt securities	1,111,817	1,073,330	
A04	Loans to public	3,538,683	3,538,683	
A05	Equity instruments	839	839	
A06	Other financial instruments	23,658	-	
A07	Derivatives	1,384	1,384	
A08	Investments in subsidiaries	-	4,269	
A09	Tangible assets	22,436	22,436	
A10	Intangible assets	6,442	6,330	Partially line 8 in template EU CC1
A11	Current income tax assets	174	174	
A12	Deferred income tax assets	1,123	1,123	Line 10 in template EU CC1
A13	Bank tax assets	-	-	
A14	Non-current assets held for sale	97,979	97,979	
A15	Other assets	51,109	50,748	
AA	<b>Total assets</b>	<b>5,091,795</b>	<b>5,032,170</b>	
<b>Liabilities</b>				
L01	Deposits from credit institutions and central banks	5,016	5,016	
L02	Deposits and borrowings from customers	3,986,785	3,953,755	
L03	Debt securities issued	297,100	297,100	Partially line 46 in template EU CC1
L04	Derivatives	8,321	8,321	
L05	Provisions	2,773	2,773	
L06	Current income tax liabilities	7,026	7,026	
L07	Deferred income tax liabilities	500	500	

L08	Bank tax liabilities	22	22	
L09	Discontinued operations	139,322	139,322	
L10	Other liabilities	84,187	60,212	
LL	<b>Total liabilities</b>	<b>4,531,052</b>	<b>4,474,047</b>	
<b>Shareholders' Equity</b>				
E01	Share capital	159,138	159,138	Line 1 in template EU CC1
E02	Reserves and other capital components	10,120	10,438	Partially line 3 in template EU CC1
E03	Retained earnings	391,485	388,547	Partially line 2 in template EU CC1
EE	<b>Total equity</b>	<b>560,743</b>	<b>558,123</b>	

## EU KM1 - Key metrics template (excluding 6m2025 profits)

		a	b	c	d	e
		30/06/2025	31/03/2025	31/12/2024	30/09/2024	30/06/2024
<b>Available own funds (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	509,323	507,486	506,121	494,822	479,009
2	Tier 1 capital	509,323	507,486	506,121	494,822	479,009
3	Total capital	569,323	567,486	566,121	567,417	552,613
<b>Risk-weighted exposure amounts</b>						
4	Total risk exposure amount	2,608,030	2,568,365	2,644,199	2,466,903	2,435,842
4a	Total risk exposure pre-floor	2,608,030	2,568,365			
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>						
5	Common Equity Tier 1 ratio, (%)	19.5%	19.8%	19.1%	20.1%	19.7%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	19.5%	19.8%			
6	Tier 1 ratio (%)	19.5%	19.8%	19.1%	20.1%	19.7%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	19.5%	19.8%			
7	Total capital ratio (%)	21.8%	22.1%	21.4%	23.0%	22.7%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	21.8%	22.1%			
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.5%	2.5%	2.5%	2.5%	2.5%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.4%	1.4%	1.4%	1.4%	1.4%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1.9%	1.9%	1.9%	1.9%	1.9%
EU 7g	Total SREP own funds requirements (%)	10.5%	10.5%	10.5%	10.5%	10.5%
<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>						
8	Capital conservation buffer (%)	2.5%	2.5%	2.5%	2.5%	2.5%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-	-	-	-
9	Institution specific countercyclical capital buffer (%)	1.1%	0.8%	0.8%	0.6%	0.6%
EU 9a	Systemic risk buffer (%)	0.1%	0.1%	0.1%	0.1%	0.1%
10	Global Systemically Important Institution buffer (%)	-	-	-	-	-
EU 10a	Other Systemically Important Institution buffer	1.5%	1.5%	1.5%	1.8%	1.8%
11	Combined buffer requirement (%)	5.1%	4.9%	4.9%	4.9%	4.9%
EU 11a	Overall capital requirements (%)	15.6%	15.4%	15.4%	15.4%	15.4%
12	CET1 available after meeting the total SREP own funds requirements (%)	11.3%	11.6%	10.9%	12.2%	11.8%
<b>Leverage ratio</b>						
13	Total exposure measure	5,157,385	5,060,913	5,188,161	5,061,459	4,744,119
14	Leverage ratio (%)	9.9%	10.0%	9.8%	9.8%	10.1%
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-	-	-	-
EU 14b	of which: to be made up of CET1 capital (percentage points)	-	-	-	-	-

EU 14c	Total SREP leverage ratio requirements (%)	3.0%	3.0%	3.0%	3.0%	3.0%
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>						
EU 14d	Leverage ratio buffer requirement (%)	-	-	-	-	-
EU 14e	Overall leverage ratio requirements (%)	3.0%	3.0%	3.0%	3.0%	3.0%
<b>Liquidity Coverage Ratio (average for the year)</b>						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	1,291,165	1,281,654	1,306,240	1,283,373	1,266,128
EU 16a	Cash outflows - Total weighted value	927,032	906,118	884,167	845,317	813,008
EU 16b	Cash inflows - Total weighted value	220,111	205,957	196,572	192,190	175,686
16	Total net cash outflows (adjusted value)	706,921	700,161	687,595	653,127	637,322
17	Liquidity coverage ratio (%)	183%	183%	190%	197%	199%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	3,906,181	3,855,362	3,952,029	3,808,321	3,653,832
19	Total required stable funding	2,825,208	2,774,379	2,764,509	2,662,140	2,615,344
20	NSFR ratio (%)	138%	139%	143%	143%	140%

EU 2017/2395, IFRS 9-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs

		30/06/2025	31/03/2025	31/12/2024	30/09/2024	30/06/2024
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	509,323	507,486	506,121	494,822	479,009
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	509,323	507,486	506,121	494,822	479,009
3	Tier 1 capital	509,323	507,486	506,121	494,822	479,009
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	509,323	507,486	506,121	494,822	479,009
5	Total capital	569,323	567,486	566,121	567,417	552,613
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	569,323	567,486	566,121	567,417	552,613
<b>Risk-weighted assets (amounts)</b>						
7	Total risk-weighted assets	2,608,030	2,568,365	2,644,199	2,466,903	2,435,842
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,608,030	2,568,365	2,644,199	2,466,903	2,435,842
<b>Capital ratios</b>						
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	19.5%	19.8%	19.1%	20.1%	19.7%
10	Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.5%	19.8%	19.1%	20.1%	19.7%
11	Tier 1 (as a percentage of risk exposure amount)	19.5%	19.8%	19.1%	20.1%	19.7%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.5%	19.8%	19.1%	20.1%	19.7%
13	Total capital (as a percentage of risk exposure amount)	21.8%	22.1%	21.4%	23.0%	22.7%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.8%	22.1%	21.4%	23.0%	22.7%
<b>Leverage ratio</b>						
15	Leverage ratio total exposure measure	5,157,385	5,060,913	5,188,161	5,061,459	4,744,119
16	Leverage ratio	9.9%	10.0%	9.8%	9.8%	10.1%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9.9%	10.0%	9.8%	9.8%	10.1%

EU OV1 – Overview of total risk exposure amounts

		RWAs		Minimum capital requirements
		30/06/2025	31/12/2024	30/06/2025
1	Credit risk (excluding CCR)	2,290,716	2,237,550	183,257
2	Of which the standardised approach	2,290,716	2,237,550	183,257
3	Of which the foundation IRB (FIRB) approach	-	-	-
4	Of which: slotting approach	-	-	-
EU 4a	Of which: equities under the simple risk weighted approach	-	-	-
5	Of which the advanced IRB (AIRB) approach	-	-	-
6	CCR	6,634	14,194	531
7	Of which the standardised approach	-	-	-
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	-	-	-
9	Of which other CCR	6,634	14,194	531
10	Credit valuation adjustments risk - CVA risk	3,172	10,437	254
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	3,172	10,437	254
EU 10c	Of which the simplified approach	-	-	-
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 19a	Of which 1250%/ deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	3,052	4,392	244
21	Of which the Alternative standardised approach (A-SA)	-	-	-
21a	Of which the Simplified standardised approach (S-SA)	3,052	4,392	244
22	Of which Alternative Internal Model Approach (A-IMA)	-	-	-
EU 22a	Large exposures	-	-	-
23	Reclassifications between the trading and non-trading books	-	-	-
24	Operational risk	304,456	377,626	24,356
EU 24a	Exposures to crypto-assets	-	-	-
25	<b>Amounts below the thresholds for deduction (subject to 250% risk weight)</b>	2,814	4,151	225
26	Output floor applied (%)	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-
29	<b>Total</b>	<b>2,608,030</b>	<b>2,644,199</b>	<b>208,642</b>

## CREDIT RISK AND CREDIT RISK MITIGATION (CRM)

Credit risk is the risk that the Group will incur a loss from debtor's non-performance or default. The Group is exposed to credit risk in its lending, investing and transaction activities, as well as in respect of the guarantees issued to or received from third parties and other off-balance sheet commitments to third parties. Credit risk management is performed pursuant to the Credit Risk Management Policy, Risk strategy and Loan monitoring, Forbearance and NPL management policy. The goal of the credit risk management is to ensure a sound, sustainable and diversified loan and securities portfolios, which generates returns that correspond to the assumed level of risk and are characterized by high resilience against external shocks.

Credit risk management is based on an adequate assessment of credit risk, proper decision-making and monitoring. The lending decision is based on repayment capacity of the borrower and an additional alternative recovery option in case of default or material deterioration of the borrower's risk profile.

In cases when significant risk is to be undertaken, the credit risk analysis is performed by units independent from loan origination. The credit risk analysis consists of risk identification, PD calculation, an assessment of customer's creditworthiness and collateral quality and liquidity. The analysis of a legal entity's creditworthiness includes risk identification and an assessment of the shareholder structure and management, industry and peers, business model and project financed as well as an analysis of its credit history and current and forecasted financial situation and its sensitivity to key risk drivers and analysis of the ESG factors. The assessment of a private individual's creditworthiness consists of the credit history and affordability analysis. For significant exposures decision on loan origination is taken by the Credit Committee and approved by the Bank's Management Board.

In relation to the acquisition of corporate bonds, the Group always analyses the business profile and financial performance of the issuer, taking into consideration the credit ratings assigned to it by international rating agencies or performs internal counterparty financial analysis, if external rating is not assigned, as well as market-based indicators. Sovereign bonds are assessed similarly, but with an emphasis on different fundamental factors, including the country's economic strength, institutional strength, financial strength of the government, political risks and other relevant factors.

After a loan is issued, the borrower's financial position, early warning indicators, payment discipline and client's ability to meet contractual obligations are being regularly evaluated and monitored to timely identify credit quality deterioration and apply appropriate classification and action plan which might include closer monitoring, forbearance solutions and strengthening creditors position where necessary.

The Group monitors its loan portfolio and securities portfolio, regularly assesses its structure, quality, concentration levels, portfolio performance trends and overall risk level. The Group takes measures for limiting credit risk concentration by diversifying the portfolio and setting credit risk concentration limits. To limit its credit risk, the Group has set the following concentration limits: individual counterparty and issuer limits, maximum exposure limit linked to a particular risk class of counterparty/issuer, limit for internally risk weighted exposures in a particular country/sector combination, limit for groups of mutually related customers, limit for large risk exposures, limit for transactions with the Group's related parties, industry limits. Credit risk identification, monitoring and reporting is the responsibility of the Risk Division.

In addition to the credit risk, which is inherent in the Group's loan portfolio and fixed income securities portfolio, the Group is also exposed to credit risk as a result of its banking relationships with multiple credit institutions which it maintains in order to process customer transactions in a prompt and efficient manner. The Group manages its exposure to commercial banks and brokerage companies by monitoring on a regular basis the credit ratings of such institutions, conducting due diligence of their credit profiles and monitoring the individual exposure limits applicable to counterparties set by the Financial Market and Counterparty Risk Committee (FMCRC). The Group's exposures to derivative counterparties arise from its activities in managing foreign exchange risk and interest rate risk. The Group executes counterparty risk assessment and accepts only counterparties which are within its risk appetite limits.

## 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 guarantee given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			of which: non-performing	of which: defaulted				
010	<b>On balance sheet exposures</b>	<b>4,709,202</b>	<b>75,686</b>	<b>75,617</b>	<b>4,512,412</b>	<b>(97,189)</b>	<b>n/a</b>	<b>-</b>
020	<i>Latvia</i>	1,927,507	24,616	24,547	1,798,777	(40,888)	n/a	-
030	<i>Lithuania</i>	1,804,862	26,903	26,903	1,736,803	(28,707)	n/a	-
040	<i>Estonia</i>	779,028	9,678	9,678	779,028	(13,176)	n/a	-
050	<i>Germany</i>	40,757	-	-	40,757	(5)	n/a	-
060	<i>United States</i>	38,355	1	1	38,355	(9)	n/a	-
070	<i>Other countries</i>	118,693	14,488	14,488	118,692	(14,404)	n/a	-
080	<b>Off balance sheet exposures</b>	<b>490,764</b>	<b>2,285</b>	<b>2,285</b>	<b>n/a</b>	<b>n/a</b>	<b>2,773</b>	<b>n/a</b>
090	<i>Latvia</i>	232,643	788	788	n/a	n/a	1,954	n/a
100	<i>Lithuania</i>	177,843	1,487	1,487	n/a	n/a	712	n/a
110	<i>Estonia</i>	54,387	11	11	n/a	n/a	104	n/a
120	<i>Virgin Islands</i>	17,095	-	-	n/a	n/a	-	n/a
130	<i>Cyprus</i>	7,436	-	-	n/a	n/a	-	n/a
140	<i>Other countries</i>	1,360	(1)	(1)	n/a	n/a	3	n/a
150	<b>Total</b>	<b>5,199,966</b>	<b>77,971</b>	<b>77,902</b>	<b>4,512,412</b>	<b>(97,189)</b>	<b>2,773</b>	<b>-</b>



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

		a	b	c	d	e	f
		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			of which: non-performing	of which: defaulted	of which: loans and advances subject to impairment		
010	Agriculture, forestry and fishing	204,659	24,108	24,039	204,659	(12,989)	-
020	Mining and quarrying	6,429	53	53	6,429	(114)	-
030	Manufacturing	166,623	4,750	4,750	166,623	(3,518)	-
040	Electricity, gas, steam and air conditioning supply	156,607	400	400	156,607	(986)	-
050	Water supply	15,262	9	9	15,262	(142)	-
060	Construction	154,527	1,924	1,924	154,527	(3,161)	-
070	Wholesale and retail trade	239,882	8,170	8,170	239,882	(6,943)	-
080	Transport and storage	174,689	3,973	3,973	174,689	(2,824)	-
090	Accommodation and food service activities	31,786	69	69	31,786	(427)	-
100	Information and communication	22,273	124	124	22,273	(380)	-
110	Financial and insurance activities	290	20	20	290	(23)	-
120	Real estate activities	463,944	1,186	1,186	463,944	(3,882)	-
130	Professional, scientific and technical activities	99,035	462	462	99,035	(1,219)	-
140	Administrative and support service activities	131,676	1,764	1,764	131,676	(1,810)	-
150	Public administration and defence, compulsory social security	131	-	-	131	(4)	-
160	Education	5,020	105	105	5,020	(173)	-
170	Human health services and social work activities	22,095	19	19	22,095	(333)	-
180	Arts, entertainment and recreation	21,240	31	31	21,240	(266)	-
190	Other services	5,896	9	9	5,896	(97)	-
200	<b>Total</b>	<b>1,922,064</b>	<b>47,176</b>	<b>47,107</b>	<b>1,922,064</b>	<b>(39,291)</b>	<b>-</b>

**EU CR1: Performing and non-performing exposures and related provisions**

In template "EU CR1" the disclosed information on Non-performing exposures and Accumulated impairment do not reflect separate allocation of a purchased or originated credit-impaired financial assets' amount. Therefore, total amounts do not reconcile with related subsections.

		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							Collaterals 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				Accumulated partial write-off	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	191,986	191,986	-	-	-	-	-	-	-	-	-	-		-	-	
010	Loans and advances	3,559,890	3,340,476	217,598	75,686	69	74,610	(55,377)	(45,288)	(10,085)	(41,516)	(13)	(41,015)	(2,387)	2,894,375	31,977	
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
030	General governments	20,365	20,123	242	-	-	-	(478)	(405)	(73)	-	-	-	-	6,031	-	
040	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
050	Other financial corporations	39,917	37,374	2,542	1	-	1	(245)	(189)	(56)	(1)	-	(1)	-	23,060	-	
060	Non-financial corporations	1,874,888	1,722,500	150,710	47,176	69	46,197	(21,712)	(17,287)	(4,425)	(17,579)	(13)	(17,149)	(2,387)	1,581,934	27,666	
070	Of which: SMEs	1,495,486	1,358,729	135,079	46,592	69	45,612	(19,352)	(15,226)	(4,125)	(17,117)	(13)	(16,688)	(2,387)	1,330,558	27,556	
080	Households	1,624,720	1,560,479	64,104	28,509	-	28,412	(32,942)	(27,407)	(5,531)	(23,936)	-	(23,865)	-	1,283,350	4,311	
090	Debt Securities	1,073,627	876,836	-	-	-	-	(296)	(296)	-	-	-	-	-	-	-	
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
110	General governments	978,703	781,912	-	-	-	-	(212)	(212)	-	-	-	-	-	-	-	
120	Credit institutions	45,265	45,265	-	-	-	-	(1)	(1)	-	-	-	-	-	-	-	
130	Other financial corporations	8,515	8,515	-	-	-	-	(47)	(47)	-	-	-	-	-	-	-	
140	Non-financial corporations	41,144	41,144	-	-	-	-	(36)	(36)	-	-	-	-	-	-	-	
150	Off-balance sheet exposures	488,478	476,668	11,810	2,285	-	2,285	2,352	2,274	78	421	-	421		150,904	556	
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
170	General governments	260	260	-	-	-	-	-	-	-	-	-	-	-	24	-	
180	Credit institutions	699	699	-	-	-	-	3	3	-	-	-	-	-	534	-	
190	Other financial corporations	21,532	21,419	113	-	-	-	112	112	-	-	-	-	-	19,226	-	
200	Non-financial corporations	332,813	327,851	4,961	2,072	-	2,072	866	818	48	264	-	264		118,781	556	
210	Households	133,174	126,439	6,736	213	-	213	1,371	1,341	30	157	-	157		12,339	-	
220	Total	5,313,981	4,885,966	229,408	77,971	69	76,895	(53,321)	(43,310)	(10,007)	(41,095)	(13)	(40,594)	(2,387)	3,045,279	32,533	

## 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	12,979	764,061	1,933,206	828,437	-		3,538,683
2	Debt securities	-	164,515	616,696	292,119	-		1,073,330
3	<b>Total</b>	<b>12,979</b>	<b>928,576</b>	<b>2,549,902</b>	<b>1,120,556</b>	<b>-</b>		<b>4,612,013</b>

Loans and advances also include off balance sheet commitments.

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

		Secured carrying amount				
		Unsecured 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	804,318	2,926,351	2,867,295	59,056	-
2	Debt securities	1,073,330	-	-	-	-
3	<b>Total</b>	<b>1,877,648</b>	<b>2,926,351</b>	<b>2,867,295</b>	<b>59,056</b>	<b>-</b>
4	<i>Of which non-performing exposures</i>	2,194	31,977	30,782	1,195	-
5	<i>Of which defaulted</i>	2,138	31,923	30,728	1,195	-

## EU CR4 – Standardised approach – Credit risk exposure and CRM effects

	Exposure classes	a		b		c		d		e	f
		Exposures before CCF		Exposures before CCF		Exposures post CCF		Exposures post CCF		RWAs and RWAs	
		On-balance	Off-balance	On-balance	Off-balance	On-balance	Off-balance	On-balance	Off-balance	RWEA	RWEA
		sheet	sheet	sheet	sheet	sheet	sheet	sheet	sheet		density
		exposures	exposures	exposures	exposures	exposures	amount	exposures	amount		(%)
1	Central governments or central banks	1,119,074	-	1,150,917	-	1,150,917	1,764	1,041	0%		
2	Non-central government public sector entities	70,013	24	71,600	24	71,600	9	9,298	0%		
EU 2a	Regional government or local authorities	61,501	-	63,177	-	63,177	9	5,097	8%		
EU 2b	Public sector entities	8,512	24	8,423	24	8,423	-	4,201	50%		
3	Multilateral development banks	23,928	-	257,338	-	257,338	-	-	0%		
EU 3a	International organisations	-	-	-	-	-	-	-	0%		
4	Institutions	60,488	690	60,488	690	60,488	138	15,063	25%		
5	Covered bonds	4,282	-	4,282	-	4,282	-	856	20%		
6	Corporates	709,110	273,911	680,525	273,911	680,525	59,432	642,979	87%		
6.1	Of which: Specialised Lending	165,819	31,666	153,872	31,666	153,872	12,246	159,381	96%		
7	Subordinated debt exposures and equity	5,750	-	5,750	-	5,750	-	13,731	239%		
EU 7a	Subordinated debt exposures	643	-	643	-	643	-	964	150%		
EU 7b	Equity	5,107	-	5,107	-	5,107	-	12,767	250%		
8	Retail	1,139,016	150,735	1,131,392	150,735	1,131,392	22,063	787,849	68%		
9	Secured by mortgages on immovable property and ADC exposures	1,501,103	60,315	1,435,605	60,315	1,435,605	23,058	718,489	49%		
9.1	Secured by mortgages on residential immovable property - non IPRE	898,887	10,077	875,530	10,077	875,530	3,963	291,469	33%		
9.2	Secured by mortgages on residential immovable property - IPRE	14,855	831	14,524	831	14,524	168	6,972	47%		
9.3	Secured by mortgages on commercial immovable property - non IPRE	173,685	22,645	160,468	22,645	160,468	8,369	109,594	65%		
9.4	Secured by mortgages on commercial immovable property - IPRE	373,378	21,087	348,871	21,087	348,871	8,353	252,828	71%		
9.5	Acquisition, Development and Construction (ADC)	40,298	5,675	36,212	5,675	36,212	2,205	57,626	150%		
10	Exposures in default	36,116	2,063	33,746	2,063	33,746	424	41,488	121%		
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	0%		
EU 10b	Collective investments undertakings	-	-	-	-	-	-	-	0%		
EU 10c	Other items	121,189	243	191,836	243	191,836	14,825	59,922	29%		
12	<b>Total</b>	<b>4,790,069</b>	<b>487,981</b>	<b>5,023,479</b>	<b>487,981</b>	<b>5,023,479</b>	<b>121,713</b>	<b>2,290,716</b>	<b>45%</b>		

EU CR5 – Standardised approach

Exposure classes		Risk weight													
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
1	Central governments or central banks	1,147,478	-	-	-	5,203	-	-	-	-	-	-	-	-	-
2	Non-central government public sector entities	37,724	-	-	-	25,483	-	-	-	-	8,402	-	-	-	-
EU 2a	Regional governments or local authorities	37,703	-	-	-	25,483	-	-	-	-	-	-	-	-	-
EU 2b	Public sector entities	21	-	-	-	-	-	-	-	-	8,402	-	-	-	-
3	Multilateral development banks	257,338	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 3a	International organisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Institutions	-	-	-	-	31,252	29,374	-	-	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	4,282	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	18,725	-	-	-	-	16,127	-	-	74,218	-
6.1	Of which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt exposures and equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7a	Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7b	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Retail exposures	-	-	-	-	-	-	-	-	7,953	-	-	-	1,125,186	-
9	Secured by mortgages on immovable property and ADC exposures	-	-	-	-	669,085	2,450	7,222	-	1,822	-	106,141	263,019	212,546	-
9.1	Secured by mortgages on residential immovable property - non IPRE	-	-	-	-	669,085	-	-	-	-	-	-	-	204,602	-
9.1.1	no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	78,985	-
9.1.2	loan splitting applied (secured)	-	-	-	-	669,085	-	-	-	-	-	-	-	-	-
9.1.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	125,617	-
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	2,450	7,222	-	1,822	-	-	-	-	-
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-	-	-	-	-	106,141	-	7,944	-
9.3.1	no loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	4,139	-
9.3.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	106,141	-	-	-
9.3.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	3,805	-
9.4	Secured by mortgages on commercial immovable property - IPRE	-	-	-	-	-	-	-	-	-	-	-	263,019	-	-
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10c	Other items	100,007	-	-	-	60,525	-	-	-	-	-	-	-	-	-
EU 11c	<b>TOTAL</b>	<b>1,542,547</b>	-	-	-	<b>814,555</b>	<b>31,824</b>	<b>7,222</b>	-	<b>9,775</b>	<b>24,529</b>	<b>106,141</b>	<b>263,019</b>	<b>1,411,950</b>	-

EU CR5 – Standardised approach (continued)

Exposure classes		Risk weight											Total	Of which unrated
		90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%	Others		
		o	p	q	r	s	t	u	v	w	x	y	z	aa
1	Central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	1,152,681	3
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-	71,609	-
EU 2a	Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	63,186	-
EU 2b	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	8,423	-
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	257,338	-
EU 3a	International organisations	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Institutions	-	-	-	-	-	-	-	-	-	-	-	60,626	-
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	4,282	-
6	Corporates	-	578,831	-	-	52,056	-	-	-	-	-	-	739,957	719,464
6.1	Of which: Specialised Lending	-	114,062	-	-	52,056	-	-	-	-	-	-	166,118	140,467
7	Subordinated debt exposures and equity	-	-	-	-	-	643	5,107	-	-	-	-	5,750	44,398
EU 7a	Subordinated debt exposures	-	-	-	-	-	643	-	-	-	-	-	643	39,272
EU 7b	Equity	-	-	-	-	-	-	5,107	-	-	-	-	5,107	5,126
8	Retail exposures	-	20,316	-	-	-	-	-	-	-	-	-	1,153,455	1,035,854
9	Secured by mortgages on immovable property and ADC exposures	40,226	60,558	402	21,415	-	73,777	-	-	-	-	-	1,458,663	1,425,856
9.1	Secured by mortgages on residential immovable property - non IPRE	-	5,806	-	-	-	-	-	-	-	-	-	879,493	871,666
9.1.1	no loan splitting applied	-	4,125	-	-	-	-	-	-	-	-	-	83,110	67,086
9.1.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	669,085	663,566
9.1.3	loan splitting applied (unsecured)	-	1,681	-	-	-	-	-	-	-	-	-	127,298	141,014
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	402	-	-	2,796	-	-	-	-	-	14,692	14,866
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	54,752	-	-	-	-	-	-	-	-	-	168,837	155,463
9.3.1	no loan splitting applied	-	26,013	-	-	-	-	-	-	-	-	-	30,152	16,919
9.3.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	106,141	104,232
9.3.3	loan splitting applied (unsecured)	-	28,739	-	-	-	-	-	-	-	-	-	32,544	34,312
9.4	Secured by mortgages on commercial immovable property - IPRE	40,226	-	-	21,415	-	32,564	-	-	-	-	-	357,224	340,486
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	38,417	-	-	-	-	-	38,417	43,375
10	Exposures in default	-	19,535	-	-	-	14,635	-	-	-	-	-	34,170	35,904
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	459
EU 10c	Other items	-	45,003	-	-	-	-	1,126	-	-	-	-	206,661	201,827
EU 11c	<b>TOTAL</b>	<b>40,226</b>	<b>724,243</b>	<b>402</b>	<b>21,415</b>	<b>52,056</b>	<b>89,055</b>	<b>6,233</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>5,145,192</b>	<b>3,463,765</b>

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

		General credit exposures					Relevant credit exposures – Market risk					Own funds requirements			
		Exposure value under the SA	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	Securitisation exposures Exposure value for non- trading book	Total exposure value	Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisatio n positions in the non- trading book	Total	Risk-weighted exposure amounts	Own fund requirements weights (%)	Counter- cyclical buffer rate (%)	
010	Breakdown by country:														
	LATVIA	1,552,706	-	-	-	-	1,552,706	74,377	-	-	74,377	929,712	41%	1%	
	LITHUANIA	1,329,959	-	-	-	-	1,329,959	71,327	-	-	71,327	891,587	39%	1%	
	ESTONIA	602,218	-	-	-	-	602,218	27,671	-	-	27,671	345,887	15%	2%	
	SWITZERLAND	20,955	-	-	-	-	20,955	1,619	-	-	1,619	20,237	1%	0%	
	VIRGIN ISLANDS, BRITISH	17,095	-	-	-	-	17,095	1,368	-	-	1,368	17,100	1%	0%	
	UNITED STATES	14,205	-	-	-	-	14,205	641	-	-	641	8,012	0%	0%	
	SEYCHELLES	12,755	-	-	-	-	12,755	1,020	-	-	1,020	12,750	1%	0%	
	NETHERLANDS	10,549	-	-	-	-	10,549	378	-	-	378	4,725	0%	2%	
	CYPRUS	9,675	-	-	-	-	9,675	1,142	-	-	1,142	14,275	1%	1%	
	AUSTRIA	6,743	-	-	-	-	6,743	108	-	-	108	1,350	0%	0%	
	BELGIUM	5,400	-	-	-	-	5,400	447	-	-	447	5,587	0%	1%	
	FRANCE	5,372	-	-	-	-	5,372	515	-	-	515	6,437	0%	1%	
	UNITED KINGDOM	3,169	-	-	-	-	3,169	237	-	-	237	2,962	0%	2%	
	MALAYSIA	2,996	-	-	-	-	2,996	120	-	-	120	1,500	0%	0%	
	RUSSIAN FEDERATION	2,637	-	-	-	-	2,637	231	-	-	231	2,887	0%	0%	
	SLOVAKIA	2,230	-	-	-	-	2,230	36	-	-	36	450	0%	2%	
	FINLAND	2,076	-	-	-	-	2,076	34	-	-	34	425	0%	0%	
	NORWAY	1,566	-	-	-	-	1,566	62	-	-	62	775	0%	3%	
	CANADA	929	-	-	-	-	929	39	-	-	39	488	0%	0%	
	CHINA	796	-	-	-	-	796	72	-	-	72	900	0%	0%	
	PORTUGAL	773	-	-	-	-	773	12	-	-	12	150	0%	0%	
	GERMANY	389	-	-	-	-	389	8	-	-	8	100	0%	1%	
	UZBEKISTAN	361	-	-	-	-	361	8	-	-	8	100	0%	0%	
	AUSTRALIA	248	-	-	-	-	248	9	-	-	9	113	0%	1%	
	IRELAND	128	-	-	-	-	128	2	-	-	2	25	0%	2%	
	ARMENIA	92	-	-	-	-	92	2	-	-	2	25	0%	2%	
	BULGARIA	83	-	-	-	-	83	1	-	-	1	13	0%	2%	
	UKRAINE	71	-	-	-	-	71	5	-	-	5	63	0%	0%	
	KAZAKHSTAN	70	-	-	-	-	70	6	-	-	6	75	0%	0%	
	CZECH	58	-	-	-	-	58	1	-	-	1	13	0%	1%	



	REPUBLIC												
	SPAIN	55	-	-	-	-	55	1	-	-	1	13	0%
	Other	159	-	-	-	-	159	9	-	-	9	114	0%
020	<b>Total</b>	<b>3,606,518</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>3,606,518</b>	<b>181,508</b>	<b>-</b>	<b>-</b>	<b>181,508</b>	<b>2,268,850</b>	<b>100.00%</b>

In accordance with the EC 1152/2014 foreign exposures, whose aggregate does not exceed 2% of the aggregate of the general credit, trading book and securitisation exposures of that institution are allocated to an institution's home member state. The Article 140.4 of the 2013/36/EU requires only relevant credit exposures of the institution to be included in the countercyclical capital buffer calculating.

Part of the exposures reported, relate to Kaleido Privatbank AG which as of the period end was classified as discontinued operations and was sold in July 2025. The sale of Kaleido Privatbank AG is a further step in Citadele's strategy to concentrate on its core activities in the Baltics and support local economies.

#### EU CCyB2 - Amount of institution-specific countercyclical capital buffer

		a
1	Total risk exposure amount	2,608,030
2	Institution specific countercyclical capital buffer rate	1.1%
3	Institution specific countercyclical capital buffer requirement	27,412

**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		Nominal amount of exposures with forbearance measures		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collaterals received and financial guarantees received on forborne exposures	
	Performing forborne	Non-performing forborne	Of which defaulted	Of which impaired	On performing forborne exposures	On non-performing forborne exposures	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	12,824	23,001	23,001	23,001	(741)	(18,826)	12,628	3,040
020 Central banks	-	-	-	-	-	-	-	-
030 General governments	-	-	-	-	-	-	-	-
040 Credit institutions	-	-	-	-	-	-	-	-
050 Other financial corporations	-	-	-	-	-	-	-	-
060 Non-financial corporations	5,876	6,846	6,846	6,846	(196)	(3,172)	7,479	2,557
070 Households	6,948	16,155	16,155	16,155	(545)	(15,654)	5,149	483
080 Debt Securities	-	-	-	-	-	-	-	-
090 Loan commitments given	871	1496	1496	1496	3	140	984	115.00
<b>100 Total</b>	<b>13,695</b>	<b>24,497</b>	<b>24,497</b>	<b>24,497</b>	<b>(738)</b>	<b>(18,686)</b>	<b>13,612</b>	<b>3,155</b>

**COUNTERPARTY CREDIT RISK**

Counterparty credit risk is the risk that the counterparty to a transaction could default before the final settlement of the transaction's cash flows. Group's counterparty credit risk arises primarily from currency derivatives transactions. The Group applies Simplified Standardised Approach (Simplified SA CCR) to calculate counterparty credit risk.

**EU CCR1 – Analysis of CCR exposure by approach**

	a	b	c	d	e	f	g	h
	Replace-ment 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
EU1 EU – Original Exposure Method (for derivatives)	-	-	n/a	1.4	-	-	-	-
EU2 EU – Simplified SA CCR (for derivatives)	1,413	8,946	n/a	1.4	14,492	14,492	14,492	6,634
1 SA – CCR (for derivatives)	-	-	n/a	1.4	-	-	-	-
2 IMM (for derivatives and SFTs)	n/a	n/a	-	1.2	-	-	-	-
2a Of which securities financing transactions netting sets	n/a	n/a	-	n/a	-	-	-	-
2b Of which derivatives and long settlement transactions netting sets	n/a	n/a	-	n/a	-	-	-	-
2c Of which from contractual cross-product netting sets	n/a	n/a	-	n/a	-	-	-	-
3 Financial collateral simple method (for SFTs)	n/a	n/a	n/a	n/a	-	-	-	-
4 Financial collateral comprehensive method (for SFTs)	n/a	n/a	n/a	n/a	-	-	-	-
5 VaR for SFTs	n/a	n/a	n/a	n/a	-	-	-	-
<b>6 Total</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>14,492</b>	<b>14,492</b>	<b>14,492</b>	<b>6,634</b>

Credit Valuation Adjustment is an adjustment to the mid-market valuation of the portfolio of transactions with a counterparty. That adjustment reflects the current market value of the credit risk of the counterparty to the institution in relation to transactions with derivatives.

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

Exposure classes		Risk weight											Total exposure value
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	
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	-	-	-	-	1,973	-	-	-	-	-	8,934	10,907
7	Corporates	-	-	-	-	-	-	-	-	3,585	-	-	3,585
8	Retail	-	-	-	-	-	-	-	-	-	-	-	-
9	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
10	Other items	-	-	-	-	-	-	-	-	-	-	-	-
11	Total exposure value	-	-	-	-	1,973	-	-	-	3,585	-	8,934	14,492

## SECURITISATION

### EU-SEC1 - Securitisation exposures in the non-trading book

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	Institution acts as originator							Institution acts as sponsor				Institution acts as investor			
	Traditional			Synthetic		Sub-total	Traditional		Synthetic	Subtotal	Traditional		Synthetic	Subtotal	
	STS	Non-STS		of which SRT	STS		Non-STS	STS			Non-STS				
1	Total exposures	-	-	-	7,148	7,148	7,148	-	-	-	-	-	-	-	-
2	Retail (total)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	residential mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	credit card	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	other retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Wholesale (total)	-	-	-	7,148	7,148	7,148	-	-	-	-	-	-	-	-
8	loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	lease and receivables	-	-	-	7,148	7,148	7,148	-	-	-	-	-	-	-	-
11	other wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-

### EU-SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	EU-p	EU-q
	Exposure values (by RW bands/deductions)				Exposure values (by regulatory approach)				RWEA (by regulatory approach)				Capital charge after cap				
	≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC- IRBA	SEC- ERBA (including IAA)	SEC- SA	1250% RW/ deductions	SEC- IRBA	SEC- ERBA (including IAA)	SEC- SA	1250% RW	SEC- IRBA	SEC- ERBA (including IAA)	SEC- SA	1250% RW
1 Total exposures	-	-	-	-	7,148	-	-	-	7,148	-	-	-	-	-	-	-	-
2 Traditional transactions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3 Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4 Retail	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5 Of which STS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7 Of which STS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8 Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9 Synthetic transactions	-	-	-	-	7,148	-	-	-	7,148	-	-	-	-	-	-	-	-
10 Securitisation	-	-	-	-	7,148	-	-	-	7,148	-	-	-	-	-	-	-	-
11 Retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12 Wholesale	-	-	-	-	7,148	-	-	-	7,148	-	-	-	-	-	-	-	-
13 Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## EU-SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments

		Exposures securitised by the institution - Institution acts as		
		originator or as sponsor		Total amount of specific credit risk adjustments made during the period
		Total outstanding nominal amount	Of which exposures in default	
1	<b>Total exposures</b>	239,363	7,526	-
2	Retail (total)	-	-	-
3	residential mortgage	-	-	-
4	credit card	-	-	-
5	other retail exposures	-	-	-
6	re-securitisation	-	-	-
7	<b>Wholesale (total)</b>	239,363	7,526	-
8	loans to corporates	-	-	-
9	commercial mortgage	-	-	-
10	lease and receivables	239,363	7,526	-
11	other wholesale	-	-	-
12	re-securitisation	-	-	-

## LEVERAGE RATIO

Leverage ratio is calculated as Tier 1 capital versus the total exposure measure. As of period end Citadele is not applying transitional provisions. The minimum requirement is 3%. The exposure measure includes both non-risk based on-balance sheet and off-balance sheet items calculated in accordance with the capital requirements regulation. The leverage ratio and the risk-based capital adequacy ratio requirements are complementary, with the leverage ratio defining the minimum capital to total exposure requirement and the risk-based capital adequacy ratios limiting bank risk-taking.

## EU LR2 - LRCOM: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
		30/06/2025	31/12/2024
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	5,030,692	5,067,494
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)	(9,522)	(9,997)
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>5,021,170</b>	<b>5,057,497</b>
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	-	-
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	1,978	9,202
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	-	-
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	12,524	11,284
EU-9b	Exposure determined under Original Exposure Method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-	-
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(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	<b>Total derivatives exposures</b>	<b>14,502</b>	<b>20,486</b>
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-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	<b>Total securities financing transaction exposures</b>	-	-
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	490,762	440,310

20	(Adjustments for conversion to credit equivalent amounts)	369,049	330,132
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	-	-
22	<b>Off-balance sheet exposures</b>	<b>121,713</b>	<b>110,178</b>
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a (1) CRR (on and off balance sheet))	-	-
EU-22c	(-) Excluded exposures of public development banks - Public sector investments	-	-
EU-22d	(Excluded exposures of public development banks (or units) – Promotional loans)	-	-
EU-22e	( Excluded passing-through promotional loan exposures by non-public development banks (or units)	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits )	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents )	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans )	-	-
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)	-	-
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	-	-
EU-22m	(Total exempted exposures)	-	-
Capital and total exposure measure			
23	<b>Tier 1 capital</b>	<b>509,323</b>	<b>506,121</b>
24	<b>Total exposure measure</b>	<b>5,157,385</b>	<b>5,188,161</b>
Leverage ratio			
25	Leverage ratio	9.9%	9.8%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	9.9%	9.8%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves)	9.9%	9.8%
26	Regulatory minimum leverage ratio requirement (%)	3.0%	3.0%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-
EU-26b	of which: to be made up of CET1 capital	-	-
27	Leverage ratio buffer requirement (%)	-	-
EU-27a	Overall leverage ratio requirement (%)	3.0%	3.0%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	n/a	n/a
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)	5,157,385	5,188,161
30a	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)	5,157,385	5,188,161
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)	9.9%	9.8%
31a	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)	9.9%	9.8%

## EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

		<sup>a</sup> Applicable amount
1	Total assets as per published financial statements	5,091,795
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	(59,624)
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 bank (if applicable))	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio 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	Adjustments for derivative financial instruments	13,089
9	Adjustment for securities financing transactions (SFTs)	-
10	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	121,713
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12	Other adjustments	(9,588)
13	<b>Total exposure measure</b>	<b>5,157,385</b>

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

		CRR leverage ratio exposures
<b>EU-1</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs), of which:</b>	<b>5,030,692</b>
EU-2	Trading book exposures	-
EU-3	Banking book exposures, of which:	5,030,692
EU-4	Covered bonds	4,282
EU-5	Exposures treated as sovereigns	1,155,357
EU-6	Exposures to regional governments, MDB, international organisations and PSE <b>not</b> treated as sovereigns	57,930
EU-7	Institutions	60,488
EU-8	Secured by mortgages of immovable properties	1,501,103
EU-9	Retail exposures	1,139,016
EU-10	Corporate	709,113
EU-11	Exposures in default	36,116
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	367,287

## MARKET RISK

Market risk is the risk that the Group will incur a loss as a result of the mark-to-market revaluation of balance sheet and off-balance sheet items caused by changes in market values of financial instruments due to changes in foreign exchange rates, interest rates and other factors.

The position risk of financial instruments is managed through diversification by country, sector, industry and elaborate limit control. Issuers are internally risk graded. The exposure level limits, after in depth analysis, are set by the FMCRC, observing concentration risk levels set in the Group's Risk Strategy and other rules set by and specified in the Risk Strategy. The Bank's Management Board approves the decisions of the FMCRC.

To assess position risk the Group uses sensitivity and scenario analysis, which identifies and quantifies the negative impact of adverse events on the portfolio of the Group taking into consideration regional, sector profiles of the portfolio and credit rating risk profiles of issuers.

Group Treasury manages market risk applying the measures set by the Group's Risk Strategy, including through interest rate swaps, which are used for risk management purposes only.



**EU MR1 – Market risk under the standardised approach**

	<sup>a</sup> <b>RWEAs</b>
<b>Outright products</b>	
1 Interest rate risk (general and specific)	3,052
2 Equity risk (general and specific)	-
3 Foreign exchange risk	-
4 Commodity risk	-
<b>Options</b>	
5 Simplified approach	-
6 Delta-plus approach	-
7 Scenario approach	-
8 <b>Securitisation (specific risk)</b>	-
<b>9 Total</b>	<b>3,052</b>

**Exposures in equities not included in the trading book**

None of the Group's investments in equity exposures has trading intent. Information on the Group's investments in the equities, which are not held for trading, including carrying value, applied valuation techniques, fair value hierarchy level and estimated fair value, is disclosed at AS Citadele banka latest financial report which is available at [www.cblgroup.com](http://www.cblgroup.com).

The prudential consolidation group does not include AAS CBL Life. The Group's investment of EUR 4,269 thousand in the capital of this subsidiary is accounted at cost and is not revalued.

**Currency risk**

Currency risk is a risk of loss arising from fluctuations in currency exchange rates.

Currency risk management in the Group is carried out in accordance with Market Risk and Counterparty Credit Risk Management Policy and limits set in the Group's Risk Appetite Framework and Risk Strategy. FMCRC oversees and assess currency risk level within the Group, monitors compliance and the fulfilment of the limits, and sets limits for individual dealing desks within the overall risk limits. The Bank's Management Board authorizes the decisions of the FMCRC.

Intraday currency risk management is the responsibility of the Treasury Division, while risk monitoring and reporting is the responsibility of the Risk Management Division.

The Group has a low-risk appetite for foreign exchange risk. The Group aims to keep exposures at levels that would produce a small net impact even in periods of high volatility. Several well-known methodologies are used to measure and manage foreign exchange risk including a conservative limit for a daily value-at-risk exposure. The Group is in full compliance with the currency position requirements of Latvian legislation and sets its internal limits more prudently than the regulatory limits.

**Interest rate risk**

Interest rate risk is related to the possible negative impact of changes in general interest rates on the Group's income and economic value. Interest rate risk management in the Group is carried out in accordance with Market Risk and Counterparty Credit Risk Management Policy.

Interest rate risk is assessed, and decisions are taken by the Assets and Liabilities Management Committee (ALCO). The decisions of the ALCO are approved by the Bank's Management Board. Acceptable interest rate risk level accompanied with the relevant limits is defined in the Group's Risk appetite framework and Risk strategy, ALCO monitors the compliance with the approved limits and use of the instruments for the management of interest rate risk. Interest rate risk measurement, management and reporting are responsibilities of the Treasury Division, while the Risk Management Division ensures proper oversight and prepares analytical reports to the ALCO and the Bank's Management Board.

The Group manages interest rate risk by using repricing gap analysis of the risk sensitive assets and liabilities, duration analysis of assets and liabilities as well as stress testing. Group sets limits for the impact of interest rate shock on economic value, net interest income and market value changes. Based on the market analysis and the Group's financing structure, the ALCO sets the interest rates for customer deposits.

**EU IRRBB1 - Interest rate risks of non-trading book activities**

Supervisory shock scenarios	<sup>a</sup> Changes of the economic value of equity		<sup>c</sup> Changes of the net interest income	
	<sup>b</sup> 30/06/2025	<sup>d</sup> 31/12/2024	30/06/2025	31/12/2024
1 Parallel up	(1,059)	(32,502)	(673)	(2,2027)
2 Parallel down	731	240	523	(17,351)
3 Steepener	226	4,707	n/a	n/a
4 Flattener	(387)	(16,419)	n/a	n/a
5 Short rates up	(683)	(21,236)	n/a	n/a
6 Short rates down	435	(835)	n/a	n/a

## LIQUIDITY RISK

Liquidity risk is the risk that the Group will be unable to meet its legal payment obligations. The purpose of liquidity risk management is to ensure the availability of liquid assets to cover any possible gaps between cash inflows and outflows as well as to secure sufficient funding for lending and investment activities.

The Group manages its liquidity risk in accordance with Liquidity Risk Management Policy and Liquidity Buffer Management Policy. The management and reporting of liquidity risk is coordinated by the Treasury Division, and the risk is assessed and decisions are taken by the ALCO. The decisions of the ALCO are approved by the Bank's Management Board. The Risk Management Division on a monthly basis provides information to the ALCO and the Bank's Management Board and Supervisory Board about the level of the assumed risk as part of the reporting and supervision process.

Liquidity risk for the Group is assessed in each currency in which the Group has a significant amount of transactions. Liquidity risk limits are reviewed at least once a year and also when there are major changes to the Group's operations or external factors affecting its operations. A liquidity crisis management plan has been developed and is updated on a regular basis.

One of the crucial tools used to evaluate liquidity risk is scenario analysis. Several scenarios of different severity and duration are employed by the Group with risk tolerances defined for the outcomes of those scenarios. Furthermore, the Group has developed a system of liquidity risk limits and early warning indicators and systematically prepares cash flow forecasts which incorporate assumptions about the most likely flow of funds over the period of one year. For general assessment of existing gaps between contractual maturities of assets and liabilities without any assumptions on customer behaviour, the Group regularly analyses liquidity term structure and sets corresponding risk tolerances.

The Group's balance sheet structure is planned for at least a one-year period and is aligned with development plans for the current period. The major current and potential funding sources are regularly analysed and controlled across the Group. The Group maintains regular contact with its interbank business partners and creditors with the aim of projecting possible deadlines for repayment or prolongation of funding sources as well as absorption of excess liquidity.

The general principles of the liquidity coverage ratio (LCR) as measurements of the Bank's and the Group's liquidity position is defined in the Regulation (EC) No 575/2013. The Commission Delegated Regulation (EU) 2015/61 defines general LCR calculation principles in more details. The minimum LCR requirement is 100% and it represents the amount of liquidity available to cover calculated net future liquidity outflows. The Bank and the Group is compliant with LCR requirements.

### EU LIQ1 - Quantitative information of LCR

In template "EU LIQ1" the disclosed LCR information is calculated as the simple average of months-end observations over the twelve months preceding the end of each quarter. In other LCR disclosures and reports non-average end of the month figures may be disclosed. Non-average and end of the month figures will not reconcile.

Scope of consolidation: consolidated		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	30/06/2025	31/03/2025	31/12/2024	30/09/2024	30/06/2025	31/03/2025	31/12/2024	30/09/2024
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>									
1	Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61	n/a	n/a	n/a	n/a	1,291,165	1,281,654	1,306,240	1,283,373
<b>CASH - OUTFLOWS</b>									
2	retail deposits and deposits from small business customers, of which:	2,611,009	2,580,055	2,551,215	2,538,646	169,738	167,924	166,889	167,002
3	Stable deposits	1,584,416	1,558,974	1,540,449	1,527,056	79,221	77,949	77,022	76,353
4	Less stable deposits	598,597	587,962	579,296	583,918	78,603	76,720	75,164	75,467
5	Unsecured wholesale funding	1,079,553	1,065,840	1,047,574	982,331	531,129	524,371	514,555	486,147
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	51,050	52,113	53,053	52,961	11,777	12,043	12,278	12,275
7	Non-operational deposits (all counterparties)	1,027,854	1,013,038	993,965	928,814	518,703	511,639	501,721	473,316
8	Unsecured debt	649	689	556	556	649	689	556	556
9	Secured wholesale funding	n/a	n/a	n/a	n/a	-	-	-	-
10	Additional requirements	523,909	516,643	508,600	495,193	208,801	196,256	185,344	176,612
11	Outflows related to derivative exposures and other collateral requirements	177,633	164,065	151,617	142,032	177,633	164,065	151,617	142,032
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	346,276	352,578	356,982	353,161	31,168	32,191	33,727	34,580
14	Other contractual funding obligations	11,776	12,518	12,804	11,399	11,776	12,518	12,804	11,399
15	Other contingent funding obligations	111,751	100,987	91,497	83,138	5,588	5,049	4,575	4,157
16	TOTAL CASH OUTFLOWS	n/a	n/a	n/a	n/a	927,032	906,118	884,167	845,317
<b>CASH - INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	65,172	64,379	69,343	76,410	44,464	43,786	49,114	55,651
19	Other cash inflows	175,647	162,171	147,458	136,539	175,647	162,171	147,458	136,539
EU-19a	(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)	n/a	n/a	n/a	n/a	-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)	n/a	n/a	n/a	n/a	-	-	-	-
20	TOTAL CASH INFLOWS	240,819	226,550	216,801	212,949	220,111	205,957	196,572	192,190
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	240,819	226,550	216,801	212,949	220,111	205,957	196,572	192,190
<b>TOTAL ADJUSTED VALUE</b>									
21	LIQUIDITY BUFFER	n/a	n/a	n/a	n/a	1,291,165	1,281,654	1,306,240	1,283,373
22	TOTAL NET CASH OUTFLOWS	n/a	n/a	n/a	n/a	706,921	700,161	687,595	653,127
23	LIQUIDITY COVERAGE RATIO	n/a	n/a	n/a	n/a	183%	183%	190%	197%

## EU LIQB on qualitative information on LCR, which complements template EU LIQ1

**Qualitative information**

- (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 LCR is affected by depositors' activities – that is inflows and outflows of funds for operational or economic reasons, and corresponding changes in the HQLA.
- (b) Explanations on the changes in the LCR over time:  
LCR dynamics are mainly affected by developments in the deposit base and corresponding actions taken by the management to manage liquidity position accordingly.
- (c) Explanations on the actual concentration of funding sources:  
The Group is primarily deposit funded. Deposits are diversified among Retail and Corporate segments.
- (d) High-level description of the composition of the institution's liquidity buffer:  
Mainly comprised of central bank balances and high-quality debt securities.
- (e) Derivative exposures and potential collateral calls:  
The Group's exposures to derivative counterparties arise from its activities in managing foreign exchange risk and interest rate risk. Collateral pledged and received can be volatile over time and depends on the underlying risk factor dynamics, but for the Group is not substantial in absolute terms.
- (f) Currency mismatch in the LCR:  
The Group predominantly operates in EUR currency and has low levels of assets and liabilities in foreign currencies. Low currency mismatch in LCR is observed.
- (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:  
n/a

## EU LIQ2: Net Stable Funding Ratio

		a	b	c	d	e
		Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments	509,323	-	-	60,000	569,323
2	Own funds	509,323	-	-	60,000	569,323
3	Other capital instruments	n/a	-	-	-	-
4	Retail deposits	n/a	2,555,416	92,208	13,417	2,494,295
5	Stable deposits	n/a	1,879,906	80,406	10,287	1,872,584
6	Less stable deposits	n/a	675,510	11,802	3,130	621,711
7	Wholesale funding:	n/a	1,296,655	68,093	275,489	842,464
8	Operational deposits	n/a	118,351	-	-	-
9	Other wholesale funding	n/a	1,178,304	68,093	275,489	842,464
10	Interdependent liabilities	n/a	-	-	-	-
11	Other liabilities:	8,445	104,171	109	44	99
12	NSFR derivative liabilities	8,445	n/a	n/a	n/a	n/a
13	All other liabilities and capital instruments not included in the above categories	n/a	104,171	109		44
14	<b>Total available stable funding (ASF)</b>	n/a	n/a	n/a	n/a	<b>3,906,181</b>

		a	b	c	d	E
		Unweighted value by residual maturity				
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted Value
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)	n/a	n/a	n/a	n/a	9,099
EU-15a	Assets encumbered for more than 12m in cover pool	n/a	-		-	
16	Deposits held at other financial institutions for operational purposes	n/a	-		-	
17	Performing loans and securities:	n/a	488,449	364,074	2,762,961	2,708,281
18	<i>Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut</i>	n/a	-	-	-	-
19	<i>Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions</i>	n/a	46,634	13,864	18,636	30,232
20	<i>Performing loans to non-financial corporate clients, loans</i>	n/a	411,221	322,405	1,868,692	2,640,234

	to retail and small business customers, and loans to sovereigns, and PSEs, of which:					
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	n/a	23,597	16,521	72,128	500,764
22	Performing residential mortgages, of which:	n/a	22,983	21,990	839,520	-
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	n/a	18,446	17,168	637,417	-
24	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	n/a	7,611	5,815	36,113	37,815
25	Interdependent assets	n/a	-	-	-	-
26	Other assets:		137,839	2,053	20,592	78,144
27	Physical traded commodities	n/a	n/a	n/a	-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	n/a	-	-	-	-
29	NSFR derivative assets	n/a	1,413	n/a	n/a	1,413
30	NSFR derivative liabilities before deduction of variation margin posted	n/a	-	n/a	n/a	-
31	All other assets not included in the above categories	n/a	136,426	2,053	20,592	76,731
32	Off-balance sheet items	n/a	199,283	50,513	222,749	29,684
33	<b>Total RSF</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>2,825,208</b>
34	<b>Net Stable Funding Ratio (%)</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>138%</b>

## OPERATIONAL RISK

The Group has adopted the Basel Committee on Banking Supervision's definition of operational risk: the probability of incurring losses resulting from inadequate or failed internal processes, people and systems or from external events. Operational risk is divided into the following categories: personnel risk, process risk, IT and system risk, external risk.

Operational risk is managed using an integrated and comprehensive framework of policies, methodologies, procedures and regulations for identification, analysis, mitigation, control, and reporting of operational risk. The Group's operational risk management processes are integral to all business activities and are applicable to all employees and members of the Group. The Group's aim is to ensure that each of its employees knows not just how to perform specific transactions, but also understand the key areas where risk can arise and the processes and steps required to prevent, or otherwise mitigate such risk. The goal of the Group's operational risk management framework is to maintain low level of risk while ensuring that any residual risk is economically justified in light of the need to sustain the Group's performance and profit in the long term. The Group aims to avoid operational risks with a potential impact which exceeds 1 bp of CET1 capital and has a higher probability of occurrence than once per five years, or risks with unquantifiable impact which are unmanageable, irrespective of the financial gains this could bring. Each accepted risk must be economically justified and, in cases where the assessment of operational risk in monetary terms is possible, the costs of the control measures required must be commensurate with the eventual loss that could be prevented by the existence of the control system.

The Group applies following approaches for operational risk management:

- Assessing operational risk in development projects: new and updated services and products are introduced only after a thorough risk assessment has been carried out;
- Conducting regular operational risk-control self-assessment: the Group identifies and assesses potential operational risk events, assesses control systems which are in place, and analyses the necessary risk reduction measures;
- Measuring operational risk indicators: the Group uses statistical, financial, and other indicators which represent the levels of operational risk in its various activities;
- Measuring, analysing, monitoring, reporting and escalating operational risk: the Group registers and analyses operational risk events, including their severity, causes and other important information in an operational risk loss and incident database;
- Conducting scenario and sensitivity analysis and stress-testing;
- Performing business continuity planning: the Group performs regular business impact analysis and has implemented a Disaster Recovery Plan;
- Assigning responsibilities: the operational risk management system includes assignment of responsibilities to certain individuals; and
- Documenting decisions: the Group maintains records in relation to the process undertaken to reach a particular decision or to prevent or mitigate a particular risk.

Operational risk management in the Group is carried out in accordance with Operational Risk Management Policy.

## PRUDENTIAL DISCLOSURES ON ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) RISKS

Prudential disclosures on Environmental, Social and Governance (ESG) aspects are prepared in line with the requirements of the Article 449a of the CRR.

EU 2022/2453 Table 1 - Qualitative information on Environmental risk

Row number	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	As part of the regular business planning process of the Group, Citadele identifies and assesses relevant climate-related and environmental risks expected to affect the Group in short, medium and long term. Climate-change scenario analysis is performed in addition to assessing the business environment, including macroeconomic variables, competitive landscape, regulatory, societal and geopolitical trends. Current primary climate-related and environmental (C&E) risk focus is on physical risks at portfolio and counterparty level, and transition risk.
(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	<p>Citadele has committed to aligning its operations and portfolio with the goals and the timeline of the Paris Agreement. To achieve this objective, Citadele has set the ambition to reach net-zero operations, including financed emissions, by the year 2050. Citadele is working on establishing the baseline, identifying decarbonisation pathways, developing practical plans for achieving the emissions reductions, reporting and monitoring progress on the targets to ensure reaching our climate-related goals by the target date.</p> <p>Risk appetite and climate-related exclusion policies enable us to monitor and achieve climate-related targets and commitments. Citadele's Risk Appetite expressly considers transition and physical risk thresholds.</p> <p>Citadele has carried out an initial climate change scenario analysis to assess the future implications of potential climate change pathways on Citadele's business model and strategy. Citadele is using the NGFS scenario framework to explore a set of scenarios and their potential impact on our business model. The output of our scenario analysis was a qualitative assessment of the scale of changes in the immediate, middle- and long- term, assuming portfolio mix, size, and macroeconomic variables remained unchanged throughout the periods. The analysis shows that Citadele's portfolio is well-positioned for the transition. Both opportunities and risks have been identified for exploring further.</p>
(c)	Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities	The Group is committed to financing the transition to low-carbon economy and has set annual and medium-term green lending targets. Citadele is cooperating with EBRD and EIB/EIF, including financing green projects and assets aligned with specific environmental criteria, and EU Taxonomy Substantial Contribution criteria-aligned projects and assets.
(d)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks	<p>Counterparty C&amp;E risk factor assessment is an integral part of large client onboarding process and the monitoring process of existing clients. Within the credit risk assessment process, Citadele considers climate-related and environmental risks, both physical and transitional, and including over time horizon (short, medium, and long term). We have introduced improvements in Biodiversity risk assessment approach for Agricultural and Forestry industries focusing on improvements in monitoring and assessment granularity. Additionally transition risk assessment approach has been changed to include industry sensitivity to forthcoming climate-related legislative changes. Citadele is continuing work on integrating ESG risk factors into lending decision process. Citadele is screening new lending projects for eligibility for EBRD and EIB/EIF green financing criteria.</p> <p>Citadele has published a Supplier Code of Conduct setting its expectations toward its suppliers and sharing good practice in environmental issues, social standards and good governance.</p> <p>Citadele is working to further strengthen its capacity to identify, assess and report on green projects with advisory support under the EIB Green Gateway facility through the European Investment Advisory Hub in the form of training, development of tools and manuals and on-the-job-support.</p>
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	<p>Citadele ESG Policy sets the framework and main principles for managing ESG-related topics within Citadele Group and sets the ESG governance structure.</p> <p>The Supervisory Board of Citadele is responsible for overseeing the formation and implementation of the ESG strategy. ESG risks are considered when developing Citadele's overall business strategy, business objectives, and risk management framework. The Supervisory Board exercises comprehensive oversight of climate-related and environmental risks.</p> <p>The Management Board is responsible for developing ESG strategy and execution of the strategy and ensures comprehensive implementation of the ESG Risk Policy in</p>



		the Group. The Management Board provides regular reporting to the Supervisory Board of the Group on the ESG risk management aspects in the Group.
(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	<p>Governance of ESG risk management in Citadele Group follows the overarching principle of three lines of defence:</p> <ul style="list-style-type: none"> <li>- The first line of defence comprises business and support functions. It is ultimately accountable for the ESG risk management related to its activities and within its area of responsibility.</li> <li>- The second line of defence is the risk management function, performing independent risk oversight and control. The risk management function facilitates implementation of a sound ESG risk management framework throughout the Group. It has responsibility for further identifying, monitoring, analysing, measuring, managing, and reporting on the ESG risk exposures and forming a holistic view of all risks on the individual and the consolidated basis. In addition, the risk management function challenges and assists in implementation of the ESG risk management requirements by business lines. It also ensures that there are processes and controls in place at the first line of defence and that these are appropriately designed and implemented and operate well.</li> <li>- The third line of defence is Internal Audit Department of the Group – an independent and objective assurance function overseeing implementation of the ESG risk framework and controls in the first and second lines of defence.</li> </ul>
(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	<p>ESG Working Group ensures transparent and efficient driving of the overall ESG agenda. The ESG Working Group is composed of dedicated representatives from key functions. The ESG Working Group has a responsibility to ensure that procedures and controls are in place in order to implement and adhere to the ESG objectives, strategy and policies set by the Management Board. The ESG Working Group is led by ESG Officer of the Group.</p> <p>Responsibilities of the ESG Officer of the Group include defining the ESG framework and key goals related to the ESG area in cooperation with heads of the departments affected by the ESG; developing and regularly updating the ESG Policy; training employees in the ESG area; increasing awareness of the ESG matters by ensuring respective external and internal communication; cooperating with the Risk Management Division and heads of units and departments in developing ESG strategic targets and KPIs.</p> <p>Risk Management Division participates in developing, reviewing, and updating ESG Risk Policy; integrates key ESG risk drivers in the Risk Management Framework, Risk Appetite Framework, and relevant Risk Strategies; implements the principles set in the ESG Risk Policy and other regulatory requirements into existing policies, procedures, and processes; cooperates in defining ESG framework, key goals, and critical drivers; and ensures all their employees are familiar with these new processes and adhere to them.</p> <p>All employees of the Group are responsible for ESG risk identification, mitigation, management, and reporting within their area of activity.</p>
(h)	Lines of reporting and frequency of reporting relating to environmental risk	Information exchange on climate-related issues has been integrated into regular management reporting processes. Climate-related risk reporting and risk appetite threshold monitoring is part of monthly and quarterly internal reporting cycles to the Management Board, along with tracking of green lending target fulfilment.
(i)	Alignment of the remuneration policy with institution's environmental risk-related objectives	<p>Allocation of variable remuneration component takes into account all types of current and future risks of the Bank, Group and Group entities respectively, including ESG-related risks. Variable remuneration component is based on a combination of assessment of individual and Company goals. Management scorecard includes ESG-related goals in line with Group's ESG policy.</p> <p>Before paying out the deferred part of any variable remuneration, a reassessment of the long-term performance and, if necessary, risk adjustment (including ESG risks) is applied to align variable remuneration to additional risks that have been identified or may have materialised after the award.</p>
<b>Risk management</b>		
(j)	Integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework	When considering climate-related risks and opportunities, the Group assesses them in three timescales: short (less than 3 years), medium (3 to 5 years), and long-term (more than 5 years), to account for the changing nature of the ESG risks and their materialization horizon.
(k)	Definitions, methodologies and international standards on which the environmental risk management framework is based	C&E risk management framework of the Group is based on the ECB guide on climate-related and environmental risks, Climate-related financial risks – measurement methodologies and Climate-related risk drivers and their transmission channels - both published by Bank for International Settlements, and EBRD Environmental and Social Risk Management Procedures.
(l)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to	Transition risk materiality assessments are performed at industry level, based on GHG emission intensity. In the first half of 2024 the assessment methodology of transition risk was amended to include industries which may directly or indirectly be

	environmental risks, covering relevant transmission channels	<p>affected by changes in policies. Industry environmental risk is monitored for legal entity lending portfolio and securities portfolio.</p> <p>Physical risk assessment is performed semi-annually, covering both quantitative and qualitative assessment of material physical risks to collateralized real estate.</p> <p>Citadele is strengthening its C&amp;E risk materiality assessment approach and integrating it with stress testing within ICAAP, a process that is finalized during the first quarter of 2024. To facilitate identification of material climate-related risks within sectors and portfolios, we are working on increasing the granularity of assessment.</p> <p>Quantification of exposure to Climate &amp; Environmental risks is part of stress testing procedures, with scenarios developed for Credit Risk (both Physical and Transition risk scenarios), Market risk (combined Physical and Transition risk scenario), Strategic risk and Operational risk (Physical and Transition risk scenarios).</p> <p>Risk drivers and transmission channels are identified as part of C&amp;E risk materiality assessment and inform risk management practices. Credit risk is the key prudential risk category through which C&amp;E risk is likely to materialize for the Group, given its business profile and asset composition. Climate risk drivers can impact households, corporates, SMEs, and sovereigns, reducing income or wealth. As most impacts of climate-related and environmental risk drivers affect multiple areas and materialize in complex ways, we are considering C&amp;E risks in existing categories of risk individually as well as jointly, and in the short-, medium- and long-term.</p>
(m)	Activities, commitments and exposures contributing to mitigate environmental risks	<p>Setting ESG risk limits in Risk Appetite and establishing long-term portfolio GHG emissions goals serves as a proactive mitigation action for C&amp;E transition risk.</p> <p>Other proactive C&amp;E risk mitigating actions include concentration and geographic risk management, and flood risk insurance requirement for immovable collaterals.</p> <p>Reactive actions taken by the Bank include risk transfer through loan securitisation.</p> <p>While structuring transactions with elevated ESG risk levels and exceeding a predetermined threshold of financed amount, the counterparts ESG action plan is considered. It may affect the length, pricing, or other structuring conditions. The material value of Real estate collateral is adjusted to adequately include physical risk assessment.</p> <p>Other detective mitigation methods are being integrated and used, including regular assessment of the current risk level against the desired risk level, trend analysis, risk indicator monitoring, auditing, etc.</p>
(n)	Implementation of tools for identification, measurement and management of environmental risks	<p>Identification, measurement and management tools for environmental risks:</p> <ul style="list-style-type: none"> <li>- ESG Risk Policy;</li> <li>- Risk Appetite and Risk Strategy – C&amp;E risk limits set and monitored in Lending and Securities portfolios;</li> <li>- Climate physical risk assessment for collateralized real estate;</li> <li>- Client Environmental and Climate-related risk assessment;</li> <li>- Environmental and Climate-related risk materiality assessment performed;</li> <li>- Real Estate collateral energy efficiency (EPC) data collection ongoing.</li> </ul>
(o)	Results and outcome of the risk tools implemented and the estimated impact of environmental risk on capital and liquidity risk profile	<p>Environmental risk assessment is included in ICAAP. ESG risk scenarios are included as additional scenarios in Credit, Market, Operational and Strategic risk. For Liquidity risk profile: Climate-related and Environmental risk materiality assessment for consolidated Deposits and Non-Maturity Deposits portfolio is performed. Citadele has been working on reinforcing the Climate-related Materiality assessment process. The extended C&amp;E risk assessment includes operational, strategic, liquidity risk assessment in addition to credit and market risk assessments, and a detailed sectoral and geographic climate risk assessment.</p>
(p)	Data availability, quality and accuracy, and efforts to improve these aspects	<p>Improvements in the quality of collateral address data have been carried out to standardize data and enable geolocation mapping and connection to external physical risk maps.</p> <p>EPC label data collection has been started as standard practice for new lending, with new data fields introduced in data systems. General availability of EPC data remains the biggest challenge as a relatively low proportion of properties have received EPC labels, and the group with certificates includes a disproportionate number of newly built buildings, thus preventing extrapolation of data for use in estimated energy classes.</p>
(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	<p>Material climate-related and environmental risk drivers are included in Risk Appetite and Risk Strategy framework within the prudential risk areas in accordance with the Group's ESG Risk Policy. Citadele's Risk Appetite expressly considers transition and physical risk thresholds. This also includes Key Risk indicators (KRI), regular monitoring and reporting, and escalation process in the case of breaching these limits.</p> <p>Group regularly monitors transition risk via Industry Environmental risk level KRI (internal methodology) which is based on GHG emission intensity of industry and sensitivity of industry to climate-related regulatory changes. Physical risk monitoring is conducted, monitoring real-estate collateralized portfolio exposure to material</p>



(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

physical risks. Citadele monitors exposure concentration by levels of industry environmental risk score, real-estate collateralized portfolio physical risk levels and exposure to material physical risk types as C&E Key Risk Indicators in Lending portfolio. For corporate debt securities portfolio KRIs include industry environmental risk level and weighted external ESG rankings.

In addition, Citadele has defined industries that it does not finance due to significant negative environmental and/ or social impact.

Credit risk:

- Physical and transition risk drivers increase Bank's credit risk through both the income effect and wealth effect. The Bank identifies income effect as a transmission channel of physical risk when physical hazard events have a negative effect on a borrower's ability to repay and service debt via loss or reduction of income from affected real estate or manufacturing equipment. The Bank recognizes the wealth effect as transmission channel via reduced ability to fully recover the value of an exposure in default because of the reduction in the value of the pledged collateral. Requirement of continuous insurance of collateral is a means of mitigating the risk.

- Bank assesses that climate risk drivers can impact households, corporates and SMEs, with a lesser degree of impact to sovereigns in the Bank's portfolio.

- Climate-related increases in human mortality and declines in labour productivity are projected to be key drivers of long-term transmission channel of climate-risk through reductions in output and resulting economic implications.

- In medium to long term increased borrowing costs due to factoring in C&E risks could lead to higher taxes, lower government spending and reduced economic activity, which may indirectly impact Bank's credit risk.

Market risk:

- Physical and transition risks can alter or reveal new information about future economic conditions or the value of real or financial assets, resulting in downward price shocks and an increase in market volatility in traded assets.

- Climate risk could also lead to a breakdown in correlations between assets or a change in market liquidity for particular assets, undermining risk management assumptions.

- Changes in asset values may be driven by a policy change that affects an individual borrower, or by the effect that policy change may have on the economy more broadly.

Liquidity risk:

- Climate risk drivers may impact liquidity risk directly by affecting Bank's ability to raise funds or liquidate assets, access to stable sources of funding could be reduced as market conditions change.

- Climate risk drivers may cause indirect impact through affected counterparties drawing down deposits and credit lines.

Operational risk:

- If physical hazards disrupt critical services and telecommunications infrastructure, Bank's operational ability may be impacted.

- Increasing legal and regulatory compliance risk associated with climate-sensitive investments and businesses may affect the Bank indirectly or directly.

- Increasing direct and indirect (via counterparties) reputational risk based on changing market or consumer sentiment.

Reputational risk:

Failure to reach sustainability-related targets may result in negative customer reaction and loss of market share.

EU 2022/2453 Table 2 - Qualitative information on Social risk

Row number	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	<p>Citadele environmental and social risk management is founded on the Bank's strategy of developing business with a long-term perspective and in line with social, environmental, and economic goals in the decisions made, products offered, and services provided. This ensures alignment with the commercial strategy and helps embed environmental and social risk management in the organisational structure and culture.</p> <p>Social risk identification is part of the Group's strategy setting process, and includes analysing changes in consumer behaviour, demographic trends, changes in labour force and technological change.</p> <p>Citadele believes that a financial institution's social impact is based on the ability to leverage its expertise, financial products and services to enable people and communities to prosper and grow. Citadele acts based on high ethical and professional standards towards its clients, partners and employees. Being a socially responsible bank, Citadele stands up for:</p> <ul style="list-style-type: none"> <li>- responsible provision of banking services to promote the Baltic economy;</li> <li>- promoting financial education and literacy in society;</li> <li>- promoting tolerance in society and supporting charity projects for people, animals and nature support;</li> <li>- increasing customer trust in banking and Citadele Group;</li> <li>- making banking services accessible for people at any time and place convenient for them through our digital channel offering;</li> <li>- constantly increase internal ESG competence and promote it in society;</li> <li>- engaging in partnerships with relevant stakeholders to achieve society's goals.</li> </ul> <p>Citadele acknowledges its responsibility in contribution to sustainable economic development, which includes responsible, fair, and ethical business practices from its suppliers.</p>
(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	<p>Citadele is managing social risk factors in both own operations and its value chain affecting the Group.</p> <p>Citadele has a social responsibility towards its employees, customers, and the wider society. Citadele abides by high ethical standards and inclusive approach toward all employees, customers, business partners, and investors.</p> <p>Citadele's employee relations is a significant area for the Group. Citadele provides safe and secure working conditions to its employees, in line with labour-related standards and requirements, national employment, social insurance, occupational health and safety standards. Citadele supports working environment that is free from any discrimination, prejudice, harassment, abuse of powers and undignified attitude. Citadele employment policy framework includes Code of Ethics, and Diversity and Inclusion policies stating the Groups practices and expectations from employees in these vital areas. All Citadele Group employees receive regular mandatory trainings covering AML, sanctions, corruption and fraud risk management. Social risk aspects are integrated into Operational risk management. The Group has set targets and limits for Key Risk Indicators within social risks in regard to employment practices, employee behaviours, incidents, code of ethics breaches, and data security with monthly and quarterly monitoring.</p> <p>Citadele has processes in place to ensure that clients are treated fairly and professionally. Our customer servicing standard sets the professional requirements we expect from our employees when dealing with customers. The Bank is continuously working to make its services accessible. Service continuity and accessibility are regularly monitored against the targets set.</p> <p>Citadele applies the highest standards to its IT infrastructure and security, and it has a dedicated, group-wide cyber security team. Incident management process is defined and followed, including process of identification, mitigation, documentation, and analysis of incident root causes.</p>
(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	<p>Citadele ESG and ESG Risk Management Policies in place that reflect the Bank's commitment to managing social risk factors. The ESG Policy outlines Citadele's approach to ESG factors in Group's own operations, while the ESG Risk Policy outlines approach in the Group's business activities.</p> <p>The Group maintains good human resources management policies and practices appropriate to the business. Work on building employee capacity and engagement is constantly ongoing, including relevant trainings on ESG.</p> <p>Citadele is performing social risk assessments in accordance with EBRD social risk guidelines of new lending projects above predetermined thresholds. Citadele has been monitoring social risk exposure in line with EBRD expectations since 2010 when EBRD became a stakeholder in the Group.</p>

The Bank has adopted systematic Climate-related, Environmental and Social risk management processes for business activities in line with the level of risk associated with the business activities.

Social And Environmental Risk Assessment is an integral part of the bank's lending process and is conducted for all legal person lending transactions in line with instruction on Environmental, Social and Climate-related Risk Assessment.

The Environmental and Social Risk Assessment is carried out (i) when evaluating a new lending transaction for legal persons, or in (ii) assessing changes to the terms of the existing corporate lending transactions that require granting of an additional amount.

A publicly available Supplier Code of Conduct summarizes the Bank's requirements in supplier selection, covering environmental practices, labour policies, and good governance. The Supplier Code of Conduct includes good practice guidelines for the environmental, social, and governance areas.

#### 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:	<p>Citadele maintains good governance practices, with a clear organisational structure and accountability, defined roles and responsibilities, organisation-wide objectives, and progress monitoring, while ensuring adequate resource management.</p> <p>Supervisory Board is responsible for overseeing the Management Board tasked with establishment and implementation of ESG strategy. Chief Executive Officer is governing body member responsible for the execution of the ESG strategy and implementation of the governance structure set by the Management Board.</p> <p>ESG Officer develops a roadmap for achieving the ESG strategy and objectives and ensures its implementation within the Bank. ESG Officer is a central point of contact for overall sustainability project coordination and is responsible for increasing awareness of ESG matters by ensuring respective external and internal communication. ESG Officer leads the ESG Working Group, composed from representatives of all functions involved in ESG risk management integration into Group's operations.</p> <p>Representatives of functions involved in social risk management are all part of the ESG Working Group:</p> <p>(i) Activities towards the community and society are coordinated by Head of Marketing and Communication department;</p> <p>(ii) Employee relationships and labour standards are managed by Head of HR and Legal divisions;</p> <p>(iii) Customer protection and product responsibilities are with the heads of Business lines and Products;</p> <p>(iv) Human rights are embedded into core of the Banks operations and all relevant documentation under the responsibility of Head of Legal division.</p>
(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	<p>The Group has developed a robust internal legal framework which sets a clear and transparent corporate governance. For timely identification and understanding of corruption risk in operations of its counterparties, the Bank ensures explicit and unequivocal internal rules for risk screening, identification and continuous monitoring, described in a number of policies and procedures, including Corporate Governance Policy, Code of Ethics, Anti-corruption Policy, Anti-Money Laundering and Counter Terrorism and Proliferation Financing Policy, Transactions Monitoring Procedure, Procedure for the Procurement Process and more.</p> <p>All employees are regularly trained in the fields of identifying and preventing bribery, corruption risk and fraud risk. Employees are tested on their knowledge of the relevant risk management policies and procedures annually.</p> <p>Risk Committee monitors the level of risks to which Citadele Group is exposed and the compliance of its operations with permitted level of risks, including C&amp;E and social risks</p>
(f)	Lines of reporting and frequency of reporting relating to social risk	<p>Risks associated with social factors in Group's internal operations are monitored continuously and reported to management bodies in monthly and extended quarterly CRO report, under Operational risk.</p>
(g)	Alignment of the remuneration policy in line with institution's social risk-related objectives	<p>The Group's remuneration policy is in line with the Group's business and risk strategy, objectives, culture and values as well as long-term interests of the Group and its stakeholders. Any paying out of the deferred part of any variable remuneration includes reassessment of the long-term performance and, if necessary, risk adjustment to take into account additional risks, including social, identified or materialised after the award.</p>

**Risk management**

(h)	Definitions, methodologies and international standards on which the social risk management framework is based	Social risk management framework in the Group is based on EBRD Environmental and Social Risk Management Manual and procedures recommended by the EBRD, in line with best international practice in the commercial financial sector.
(i)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to social risk, covering relevant transmission channels	<p>All lending transactions for legal entities are screened for social risk according to thresholds and process outlined in the respective lending procedure and Environmental and Social risk assessment instruction. Applications falling within Bank's environmental and social exclusion list, which is based on EBRD guidelines and extended to cover no-go industries in line with the Bank's risk appetite, are rejected. Applications are further reviewed for environmental and social risk factors and social risk level is determined. Applications with particular social risk characteristics are further reviewed by EBRD.</p> <p>Environmental and social risk events for exposures are regularly monitored and reported to EBRD in due course of loan monitoring process, with prescribed remediation actions followed up.</p> <p>Citadele expects its suppliers to manage sustainability topics within the field of human rights, labour practices, business ethics and the environment. Expectations for supplier ESG risk management are published in Supplier Code of Conduct.</p> <p>Social risk associated with exposures sensitive to social risks, such as clients or counterparties breaching labour law, human rights or other social laws or rights is monitored as part of regular media monitoring.</p>
(j)	Activities, commitments and assets contributing to mitigate social risk	<p>Citadele is committed to ensure supportive work environment that is aligned with today's requirements and standards, with no discrimination, equal opportunities, good working conditions, supporting professional skill and competence development, and employee well-being. Citadele is monitoring employee satisfaction via regular eNPS surveys and Mood Barometer. Citadele is committed to remain among the most desirable employers in the Baltics.</p> <p>The Group's lending exposures are screened and monitored in line with our commitment to EBRD.</p> <p>Citadele is a signatory of UNEP FI Principles for Responsible Banking and is committed to aligning the Bank's strategy and practice with the Sustainable Development Goals.</p>
(k)	Implementation of tools for identification and management of social risk	<p>Managing social and governance risks in addition to C&amp;E risks is important for Citadele, to protect the Group's reputation, avoid legal and regulatory risks, achieve long-term strategic objectives, and contribute positively to society and the environment.</p> <p>Social risk screening in the lending portfolio follows EBRD guidelines. It is integrated in C&amp;E assessment and monitoring process.</p> <p>Social risk in own operations is identified and assessed as part of Operational risk and control self-assessment process. In addition, reputation monitoring is ongoing and includes external sources as well as employee feedback and employee net-promoter-score (eNPS) assessments.</p>
(l)	Description of setting limits to social risk and cases to trigger escalation and exclusion in the case of breaching these limits	Social risk is monitored under operational risk, and risk limits set within the relevant categories, such as availability and security of Bank's digital services, employee risk, reputational risk. Limit breaches and escalations managed in accordance with procedure for relevant operational risk category.
(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	<p>The Bank has assessed that materialization of social risk within its lending portfolio may manifest:</p> <ul style="list-style-type: none"> <li>- in credit risk if social risk events prevent or delay the operation of development projects thus delaying or stopping planned income stream for the repayment of Bank's funds, and / or negatively affecting the value of affected collateral; changes in consumer sentiment following a social risk event may negatively affect demand for a borrower's product or service thus negatively impacting its income and repayment of Bank's funds.</li> <li>- social risk drivers may impact liquidity risk through affected counterparties drawing down deposits and credit lines, or if manifesting directly, by affecting Bank's ability to raise funds or liquidate assets, access to stable sources of funding could be reduced as market conditions change.</li> <li>- materialization of social risks for Bank's suppliers may cause a disruption in availability of goods or services purchased.</li> <li>- Reputation may be affected if clients or other counterparties are involved in unacceptable social practices.</li> </ul>

EU 2022/2453 Table 3 - Qualitative information on Governance risk

Row number	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	<p>The Bank's operation is based on transparent and sustainable actions in the financial markets. The Bank has a zero tolerance for corruption, and expects the same from its employees, customers, and business partners.</p> <p>The Bank has developed internal legal framework which sets a clear and transparent corporate governance framework. Citadele is committed to avoid corruption and has no tolerance towards financial crime and non-compliance.</p> <p>For timely identification and understanding of corruption risk in operations of its counterparties, the Bank ensures explicit and unequivocal internal rules for risk screening, identification and continuous monitoring, described in a number of policies and procedures, including Corporate Governance Policy, Code of Ethics, Anti-corruption Policy, Anti-Money Laundering and Counter Terrorism and Proliferation Financing Policy, Conflict of Interest Policy, Conflict of Interest Prevention Policy in Investment Area, Transactions Monitoring Procedure, Procedure for the Procurement Process and more.</p> <p>All employees are trained in the field of the prevention of corruption risk and fraud risk, as well are attested annually of their compliance with the principles prescribed in Anti-corruption policy.</p>
(b)	Institution's accounting of the counterparty's highest governance body's role in non-financial reporting	Non-financial reports of counterparties are identified in due course of process, either procurement or lending, and further analysed manually, including taking into account the role of the counterparty's highest governance body in non-financial reporting.
(c)	Institution's integration in governance arrangements of the governance performance of their counterparties including:	The Group's Risk Appetite framework integrates governance of counterparty assessment, including tolerance of risks related to counterparty governance arrangements.
(i)	Ethical considerations	<p>The Bank adheres to strict know-your-customer procedures, which include requirements and good practice expectations for counterparty internal governance processes, including ethical considerations, anti-bribery and anti-corruption measures, internal controls, risk management policies and management of conflicts of interest. The Group refrains from engaging in activities or cooperation with counterparties that entail or might potentially entail raised reputational risks irrespective of financial benefits and rewards.</p> <p>Transparency and inclusiveness disclosures are expected to be included in counterparty non-financial reporting in line with the level mandated by regulatory requirements pertinent to the counterparty.</p>
(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:	<p>A publicly available Supplier Code of Conduct is binding for any new suppliers. The Supplier Code of Conduct summarizes the Bank's requirements in supplier selection, covering environmental practices, labour policies, and good governance, including good practice guidelines for these areas.</p> <p>Governance areas considered include ethics; no tolerance for bribery and corruption; management of conflict of interest; inclusiveness and transparent governance.</p> <p>The Bank itself adheres to Code of Ethics, based on regulatory requirements and industry good practices. The Code of Ethics includes selection of and cooperation with counterparties, management of conflict of interest and whistleblowing arrangements.</p>
(i)	Ethical considerations	
(ii)	Strategy and risk management	
(iii)	Inclusiveness	
(iv)	Transparency	
(v)	Management of conflict of interest	
(vi)	Internal communication on critical concerns	

EU 2022/2453 Template 4: 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	-	-	-	-

\*For counterparties among the top 20 carbon emitting companies in the world. As at the end of June 2025, Citadele had no exposures to the top 20 most polluting companies and their subsidiaries. Data about Top 20 most polluting firms in the world, with reference year 2023, was sourced from Carbon Majors database, as published in: [InfluenceMap Carbon Majors: 2023 Data Update](#) (March 2025)

## EU 2022/2453 Template 10 - 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		<i>Of which Loans collateralised by commercial immovable property</i>	-	-	-	-
4		Households	-	-	-	-
5		<i>Of which Loans collateralised by residential immovable property</i>	-	-	-	-
6		<i>Of which building renovation loans</i>	-	-	-	-
7		Other counterparties	-	-	-	-
8	Loans (e.g. green, sustainable, sustainability-linked under standards other than the EU standards)	Financial corporations	0.5	Transition risk	-	During 2025 the following loan categories were classified as Green lending: - Green leasing – all fully electric vehicles - Loans for renovation of apartment buildings with ALTUM guarantee - multi apartment building energy efficiency improvement in Latvia - Loans classified as green under EIB/EIF Green framework - Loans classified as green under EBRD framework (untill 18.11.2024) - Green loans for corporate customers (evaluated individually case by case)
9		Non-financial corporations	192.0	Transition risk	-	During 2025 the following loan categories were classified as Green lending: - Green leasing – all fully electric vehicles - Loans for renovation of apartment buildings with ALTUM guarantee - multi apartment building energy efficiency improvement in Latvia - Loans classified as green under EIB/EIF Green framework - Loans classified as green under EBRD framework (untill 18.11.2024) - Green loans for corporate customers (evaluated individually case by case)
10		<i>Of which Loans collateralised by commercial immovable property</i>	102.8	Transition risk	-	During 2025 the following loan categories were classified as Green lending: - Green leasing – all fully electric vehicles - Loans for renovation of apartment buildings with ALTUM guarantee - multi apartment building energy efficiency improvement in Latvia - Loans classified as green under EIB/EIF Green framework - Loans classified as green under EBRD framework (untill 18.11.2024) - Green loans for corporate customers (evaluated individually case by case)



11	Households	93.0	Transition risk	<ul style="list-style-type: none"> <li>- During 2025 the following loan categories were classified as Green lending: <ul style="list-style-type: none"> <li>- Green leasing – all fully electric vehicles</li> <li>- Green mortgage loans - designed to finance homes meeting the highest energy efficiency standards</li> <li>- Loans for renovation of apartment buildings with ALTUM guarantee - multi apartment building energy efficiency improvement in Latvia</li> </ul> </li> </ul>
12	<i>Of which Loans collateralised by residential immovable property</i>	60.1	Transition risk	<ul style="list-style-type: none"> <li>- During 2025 the following loan categories were classified as Green lending: <ul style="list-style-type: none"> <li>- Green leasing – all fully electric vehicles</li> <li>- Green mortgage loans - designed to finance homes meeting the highest energy efficiency standards</li> <li>- Loans for renovation of apartment buildings with ALTUM guarantee - multi apartment building energy efficiency improvement in Latvia</li> </ul> </li> </ul>
13	<i>Of which building renovation loans</i>	-	Transition risk	-
14	Other counterparties	0.1	Transition risk	<ul style="list-style-type: none"> <li>- During 2025 the following loan categories were classified as Green lending: <ul style="list-style-type: none"> <li>- Green leasing – all fully electric vehicles</li> </ul> </li> </ul>

EU 2022/2453 Template 1: Banking book- Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity

Maturity is reported based on the gross amounts and (as per regulatory requirements) based on the final maturity of the exposure and not the contractual maturity which would be more consistent with the actual expected repayment cash flows.

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	
Sector/subsector	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	<= 5 years	> 5	> 10	> 20 years	Average weighted maturity	
		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			year <= 10 years	year <= 20 years			
1 Exposures towards sectors that highly contribute to climate change*	1,630.8		95.9	8.0	129.5	44.6	(35.0)	(3.8)	(16.7)	519,872.2	231,052.4	100.0%	1,453.4	124.3	3.8	49.4	3.0
2 A - Agriculture, forestry and fishing	204.7		-	-	29.9	24.1	(13.1)	(1.1)	(8.9)	99,283.8	21,589.3	100.0%	172.5	26.6	-	5.8	4.0
3 B - Mining and quarrying	6.4		-	-	0.3	0.1	(0.1)	-	-	3,537.6	615.7	100.0%	6.1	0.2	-	0.1	4.0
4 B.05 - Mining of coal and lignite	-		-	-	-	-	-	-	-	-	-	0.0%	-	-	-	-	-
5 B.06 - Extraction of crude petroleum and natural gas	-		-	-	-	-	-	-	-	-	-	0.0%	-	-	-	-	-
6 B.07 - Mining of metal ores	-		-	-	-	-	-	-	-	-	-	0.0%	-	-	-	-	-
7 B.08 - Other mining and quarrying	6.4		-	-	0.3	0.1	(0.1)	-	-	3,503.8	615.8	100.0%	6.1	0.2	-	0.1	4.0
8 B.09 - Mining support service activities	-		-	-	-	-	-	-	-	33.8	-	100.0%	-	-	-	-	6.0
9 C - Manufacturing	170.9	1.9	-	13.3	4.7	(3.5)	(0.4)	(1.6)	91,570.0	61,659.1	100.0%	130.5	28.3	-	12.0	5.0	
10 C.10 - Manufacture of food products	54.4		-	-	1.1	0.4	(1.0)	-	(0.5)	22,101.9	13,658.5	100.0%	24.7	25.0	-	4.9	6.0
11 C.11 - Manufacture of beverages	0.3		-	-	0.1	-	-	-	-	63.3	34.8	100.0%	0.3	-	-	-	3.0
12 C.12 - Manufacture of tobacco products	-		-	-	-	-	-	-	-	-	-	100.0%	-	-	-	-	22.0
13 C.13 - Manufacture of textiles	4.4		-	-	0.2	-	-	-	-	3,662.7	2,723.8	100.0%	3.9	-	-	0.4	5.0
14 C.14 - Manufacture of wearing apparel	2.2		-	-	0.1	0.8	(0.3)	-	(0.2)	1,101.2	871.7	100.0%	1.9	-	-	0.2	4.0
15 C.15 - Manufacture of leather and related products	0.3		-	-	-	-	-	-	-	80.9	30.7	100.0%	0.3	-	-	-	4.0
16 C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	30.4		-	-	3.2	1.3	(1.0)	(0.2)	(0.7)	19,894.2	11,282.9	100.0%	28.1	0.7	-	1.6	4.0
17 C.17 - Manufacture of pulp, paper and paperboard	4.8		-	-	0.1	-	-	-	-	2,183.2	1,915.5	100.0%	4.8	-	-	-	3.0



18	C.18 - Printing and service activities related to printing	7.9	-	-	0.7	0.7	(0.2)	-	-	3,758.3	3,106.3	100.0%	7.7	-	-	0.2	4.0
19	C.19 - Manufacture of coke oven products	1.9	1.9	-	-	-	-	-	-	246.6	-	100.0%	1.9	-	-	-	3.0
20	C.20 - Production of chemicals	1.8	-	-	0.1	-	-	-	-	1,171.4	556.9	100.0%	1.6	-	-	0.1	4.0
21	C.21 - Manufacture of pharmaceutical preparations	3.9	-	-	0.2	-	-	-	-	5,972.7	4,656.1	100.0%	3.9	-	-	-	2.0
22	C.22 - Manufacture of rubber products	2.9	-	-	0.1	-	(0.1)	-	-	2,129.6	1,844.1	100.0%	1.5	1.4	-	0.1	5.0
23	C.23 - Manufacture of other non-metallic mineral products	2.7	-	-	0.1	-	-	-	-	2,004.1	293.0	100.0%	2.4	-	-	0.3	5.0
24	C.24 - Manufacture of basic metals	0.3	-	-	-	-	-	-	-	145.9	26.3	100.0%	0.2	-	-	-	5.0
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	19.9	-	-	2.3	0.7	(0.5)	(0.2)	(0.1)	15,506.2	12,718.2	100.0%	16.0	0.4	-	3.5	7.0
26	C.26 - Manufacture of computer, electronic and optical products	1.6	-	-	0.1	-	-	-	-	107.2	77.0	100.0%	1.6	-	-	-	2.0
27	C.27 - Manufacture of electrical equipment	1.7	-	-	0.1	-	-	-	-	682.8	296.6	100.0%	1.7	-	-	-	3.0
28	C.28 - Manufacture of machinery and equipment n.e.c.	2.8	-	-	0.1	-	-	-	-	1,115.0	842.6	100.0%	2.7	0.1	-	-	3.0
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	0.8	-	-	0.3	-	-	-	-	587.4	553.9	100.0%	0.7	0.1	-	-	3.0
30	C.30 - Manufacture of other transport equipment	0.9	-	-	0.1	0.5	(0.1)	-	(0.1)	194.2	0.1	100.0%	0.9	-	-	-	3.0
31	C.31 - Manufacture of furniture	12.9	-	-	1.3	-	(0.1)	-	-	5,408.2	4,328.0	100.0%	12.0	0.4	-	0.5	3.0
32	C.32 - Other manufacturing	3.2	-	-	0.2	0.2	(0.1)	-	-	722.6	211.1	100.0%	3.1	-	-	0.1	4.0
33	C.33 - Repair and installation of machinery and equipment	8.9	-	-	2.8	0.1	(0.1)	-	-	2,730.4	1,631.0	100.0%	8.6	0.2	-	0.1	4.0
34	D - Electricity, gas, steam and air conditioning supply	162.0	94.0	8.0	2.5	0.4	(1.0)	(0.1)	(0.1)	11,230.6	4,978.6	100.0%	145.7	16.3	-	-	1.0
35	D35.1 - Electric power generation, transmission and distribution	140.1	94.0	8.0	0.4	0.4	(0.8)	-	(0.1)	9,395.3	4,127.3	100.0%	124.1	16.0	-	-	1.0
36	D35.11 - Production of electricity	94.0	94.0	-	0.3	0.4	(0.7)	-	(0.1)	5,976.5	2,042.1	100.0%	82.3	11.7	-	-	4.0
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	19.0	-	-	-	-	(0.2)	-	-	995.3	848.8	100.0%	19.0	-	-	-	3.0
38	D35.3 - Steam and air conditioning supply	2.9	-	-	2.1	-	-	(0.1)	-	840.0	2.5	100.0%	2.6	0.3	-	-	3.0
39	E - Water supply; sewerage, waste management and remediation activities	15.3	-	-	0.7	-	(0.1)	-	-	6,178.0	2,000.0	100.0%	12.2	2.9	-	0.1	4.0
40	F - Construction	158.1	-	-	14.5	1.9	(3.2)	(0.6)	(1.1)	57,106.5	22,715.8	100.0%	151.5	2.5	-	4.1	-
41	F.41 - Construction of buildings	59.0	-	-	6.4	0.6	(1.2)	(0.3)	(0.4)	16,171.1	8,579.5	100.0%	56.8	0.9	-	1.3	4.0
42	F.42 - Civil engineering	47.1	-	-	1.9	0.9	(1.0)	(0.1)	(0.5)	20,296.4	7,778.0	100.0%	45.7	0.5	-	0.9	4.0
43	F.43 - Specialised construction activities	52.0	-	-	6.2	0.4	(1.0)	(0.2)	(0.2)	20,639.0	6,358.3	100.0%	49.0	1.1	-	1.9	4.0
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	239.9	-	-	21.9	8.2	(6.9)	(0.7)	(3.8)	146,071.9	97,198.1	100.0%	211.1	4.1	-	24.6	5.0
45	H - Transportation and storage	174.7	-	-	31.0	3.9	(2.8)	(0.7)	(1.0)	68,413.4	8,202.1	100.0%	146.2	26.6	-	1.9	4.0

46	H.49 - Land transport and transport via pipelines	150.8	-	-	27.9	3.8	(2.3)	(0.6)	(0.9)	61,313.9	5,559.5	100.0%	122.7	26.5	-	1.6	4.0
47	H.50 - Water transport	0.5	-	-	-	-	-	-	-	128.6	2.1	100.0%	0.5	-	-	-	3.0
48	H.51 - Air transport	-	-	-	-	-	-	-	-	0.1	-	100.0%	-	-	-	-	22.0
49	H.52 - Warehousing and support activities for transportation	21.6	-	-	2.6	0.1	(0.4)	(0.1)	(0.1)	6,853.0	2,611.9	100.0%	21.2	0.1	-	0.2	3.0
50	H.53 - Postal and courier activities	1.8	-	-	0.5	-	(0.1)	-	-	117.8	28.6	100.0%	1.8	-	-	0.1	3.0
51	I - Accommodation and food service activities	34.9	-	-	4.8	0.1	(0.4)	(0.1)	(0.1)	8,657.6	6,253.4	100.0%	32.7	1.7	-	0.6	4.0
52	L - Real estate activities	463.9	-	-	10.6	1.2	(3.9)	(0.1)	(0.1)	27,822.8	5,840.3	100.0%	444.9	15.1	3.8	0.2	3.0
53	<b>Exposures towards sectors other than those that highly contribute to climate change*</b>	<b>332.4</b>	<b>-</b>	<b>-</b>	<b>22.1</b>	<b>2.6</b>	<b>(4.3)</b>	<b>(0.6)</b>	<b>(0.9)</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>297.4</b>	<b>30.0</b>	<b>0.7</b>	<b>4.2</b>	<b>4.0</b>
54	K - Financial and insurance activities	3.2	-	-	-	-	-	-	-	n/a	n/a	n/a	3.2	-	-	-	3.0
55	Exposures to other sectors (NACE codes J, M - U)	329.2	-	-	22.1	2.6	(4.3)	(0.6)	(0.9)	n/a	n/a	n/a	294.2	30.0	0.7	4.2	4.0
56	<b>TOTAL</b>	<b>1,963.2</b>	<b>95.9</b>	<b>8.0</b>	<b>151.6</b>	<b>47.2</b>	<b>(39.3)</b>	<b>(4.4)</b>	<b>(17.6)</b>	<b>519,872.2</b>	<b>231,052.4</b>	<b>100.0%</b>	<b>1,750.8</b>	<b>154.3</b>	<b>4.5</b>	<b>53.6</b>	<b>3.0</b>

\* 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

\*\* NACE code based, not considering any mitigating aspects or for example for "D35.11 - Production of electricity" whether electricity is generated with renewables or from fossil sources.

EU 2022/2453 Template 2: Banking book - Climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral

EPC label data collection has been started as standard practice for new lending, with new data fields introduced in data systems. During 2022 EPC data collection was carried out and updated in 2023 for existing collateral portfolio was carried out. Effort included cadastral number data cleaning and linking to external data providers like Land Registrars in Latvia and Estonia, and data collection services in Lithuania. General availability of EPC data remains the biggest challenge as a relatively low proportion of properties have received EPC labels, and the set of properties with certificates includes a disproportionate number of newly built buildings, thus preventing extrapolation of data for use in estimated energy classes. Unbuilt land collateral is estimated at 0 kWh/m<sup>2</sup> energy efficiency. Properties with expired EPC certificate are excluded from "EPC label of collateral" disclosure, but included in the estimated "EP score in kWh/m<sup>2</sup>" of collateral based on the expired EPC certificates.

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
Counterparty sector	Total gross carrying amount (in MEUR)															
	Level of energy efficiency (EP score in kWh/m² 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/m² of collateral) estimated
1 Total EU area	1,726	354	14	3	0	1	0	122	48	10	7	3	10	1	1,525	11%
2 Of which Loans collateralised by commercial immovable property	823	243	7	2	0	1	0	46	36	6	2	1	7	0	725	21%
3 Of which Loans collateralised by residential immovable property	903	111	7	1	0	0	0	76	12	4	5	2	3	1	800	2%
4 Of which Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0%
5 Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	171	171	-	-	-	-	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	171	100%
6 Total non-EU area	3	-	-	-	-	-	-	-	-	-	-	-	-	-	3	1%
7 Of which Loans collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0%
8 Of which Loans collateralised by residential immovable property	3	-	-	-	-	-	-	-	-	-	-	-	-	-	3	1%
9 Of which Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0%
10 Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	-	-	-	-	-	-	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	-	100%

## EU 2022/2453 Template 3: Banking book - Indicators of potential 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	27	1.7				
1	Power	2712	0.1				
1	Power	3314	0.4				
1	Power	35	143.0				
1	Power	351	140.1				
1	Power	3511	94.0				
1	Power	3512	6.0				
1	Power	3513	0.1				
1	Power	3514	40.1				
1	Power	4321	12.3				
2	Fossil fuel combustion	091	-				
2	Fossil fuel combustion	0910	-				
2	Fossil fuel combustion	192	1.9				
2	Fossil fuel combustion	1920	1.9				
2	Fossil fuel combustion	2014	0.2				
2	Fossil fuel combustion	352	19.0				
2	Fossil fuel combustion	3521	0.0				
2	Fossil fuel combustion	3522	19.0				
2	Fossil fuel combustion	3523	0.1				
2	Fossil fuel combustion	4612	0.1				
2	Fossil fuel combustion	4671	5.6				
2	Fossil fuel combustion	06	-				
2	Fossil fuel combustion	061	-				
2	Fossil fuel combustion	0610	-				
2	Fossil fuel combustion	062	-				
2	Fossil fuel combustion	0620	-				
3	Automotive	2815	0.0				
3	Automotive	29	0.8				
3	Automotive	291	0.1				
3	Automotive	2910	0.1				
3	Automotive	292	0.3				
3	Automotive	2920	0.3				
3	Automotive	293	0.5				
3	Automotive	2932	0.5				
4	Aviation	3030	0.0				
4	Aviation	3316	0.1				
4	Aviation	511	0.0				
4	Aviation	5110	0.0				
4	Aviation	512	1.1				
4	Aviation	5121	-				
4	Aviation	5223	1.1				
5	Maritime transport	301	2.2				
5	Maritime transport	3011	0.4				
5	Maritime transport	3012	0.5				
5	Maritime transport	3315	1.3				
5	Maritime transport	50	17.3				
5	Maritime transport	501	0.0				
5	Maritime transport	5010	0.0				
5	Maritime transport	502	17.3				
5	Maritime transport	5020	0.5				
5	Maritime transport	5222	0.2				
5	Maritime transport	5224	1.3				
5	Maritime transport	5229	15.4				
6	Cement, clinker and lime production	235	0.1				
6	Cement, clinker and lime production	2351	0.1				
6	Cement, clinker and lime production	2352	-				
6	Cement, clinker and lime production	236	2.0				
6	Cement, clinker and lime production	2361	1.1				
6	Cement, clinker and lime production	2363	0.3				
6	Cement, clinker and lime production	2364	0.3				
6	Cement, clinker and lime production	0811	1.2				
6	Cement, clinker and lime production	089	1.4				
7	Iron and steel, coke, and metal ore production	24	0.2				
7	Iron and steel, coke, and metal ore production	241	-				
7	Iron and steel, coke, and metal ore production	2410	-				

7	Iron and steel, coke, and metal ore production	242	0.0
7	Iron and steel, coke, and metal ore production	2420	0.0
7	Iron and steel, coke, and metal ore production	2434	-
7	Iron and steel, coke, and metal ore production	244	0.2
7	Iron and steel, coke, and metal ore production	2442	0.0
7	Iron and steel, coke, and metal ore production	2444	-
7	Iron and steel, coke, and metal ore production	2445	0.1
7	Iron and steel, coke, and metal ore production	245	0.0
7	Iron and steel, coke, and metal ore production	2451	-
7	Iron and steel, coke, and metal ore production	2452	-
7	Iron and steel, coke, and metal ore production	25	20.0
7	Iron and steel, coke, and metal ore production	251	11.4
7	Iron and steel, coke, and metal ore production	2511	10.7
7	Iron and steel, coke, and metal ore production	4672	4.2
7	Iron and steel, coke, and metal ore production	05	-
7	Iron and steel, coke, and metal ore production	051	-
7	Iron and steel, coke, and metal ore production	0510	-
7	Iron and steel, coke, and metal ore production	052	-
7	Iron and steel, coke, and metal ore production	0520	-
7	Iron and steel, coke, and metal ore production	07	-
7	Iron and steel, coke, and metal ore production	072	-
7	Iron and steel, coke, and metal ore production	0729	-
8	Chemicals		-
9	... potential additions relevant to the business model of the institution		-

\*\*\* 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	
5. Maritime transport	shipping	301	Average tonnes of CO2 per passenger-km Average gCO <sub>2</sub> /MJ and Average share of high carbon technologies (ICE).
5. Maritime transport	shipping	3011	
5. Maritime transport	shipping	3012	
5. Maritime transport	shipping	3315	
5. Maritime transport	shipping	50	
5. Maritime transport	shipping	501	
5. Maritime transport	shipping	5010	
5. Maritime transport	shipping	502	
5. Maritime transport	shipping	5020	
5. Maritime transport	shipping	5222	
5. Maritime transport	shipping	5224	Average tonnes of CO2 per MWh and Average share of high carbon technologies (oil, gas, coal).
5. Maritime transport	shipping	5229	
1. Power	power	27	
1. Power	power	2712	
1. Power	power	3314	
1. Power	power	35	
1. Power	power	351	
1. Power	power	3511	
1. Power	power	3512	
1. Power	power	3513	
1. Power	power	3514	Average tonnes of CO2 per GJ. and Average share of high carbon technologies (ICE).
1. Power	power	4321	
2. Fossil fuel combustion	oil and gas	091	
2. Fossil fuel combustion	oil and gas	0910	
2. Fossil fuel combustion	oil and gas	192	
2. Fossil fuel combustion	oil and gas	1920	
2. Fossil fuel combustion	oil and gas	2014	
2. Fossil fuel combustion	oil and gas	352	
2. Fossil fuel combustion	oil and gas	3521	
2. Fossil fuel combustion	oil and gas	3522	
2. Fossil fuel combustion	oil and gas	3523	Average tonnes of CO2 per tonne of output
2. Fossil fuel combustion	oil and gas	4612	
2. Fossil fuel combustion	oil and gas	4671	
2. Fossil fuel combustion	oil and gas	06	
2. Fossil fuel combustion	oil and gas	061	
2. Fossil fuel combustion	oil and gas	0610	
2. Fossil fuel combustion	oil and gas	062	
2. Fossil fuel combustion	oil and gas	0620	
7. Iron and steel, coke, and metal ore production	steel	24	
7. Iron and steel, coke, and metal ore production	steel	241	

7. Iron and steel, coke, and metal ore production	steel	2410	and Average share of high carbon technologies (ICE).
7. Iron and steel, coke, and metal ore production	steel	242	
7. Iron and steel, coke, and metal ore production	steel	2420	Average share of high carbon technologies (ICE).
7. Iron and steel, coke, and metal ore production	steel	2434	
7. Iron and steel, coke, and metal ore production	steel	244	Average share of high carbon technologies (ICE).
7. Iron and steel, coke, and metal ore production	steel	2442	
7. Iron and steel, coke, and metal ore production	steel	2444	Average share of high carbon technologies (ICE).
7. Iron and steel, coke, and metal ore production	steel	2445	
7. Iron and steel, coke, and metal ore production	steel	245	Average share of high carbon technologies (ICE).
7. Iron and steel, coke, and metal ore production	steel	2451	
7. Iron and steel, coke, and metal ore production	steel	2452	Average share of high carbon technologies (ICE).
7. Iron and steel, coke, and metal ore production	steel	25	
7. Iron and steel, coke, and metal ore production	steel	251	Average share of high carbon technologies (ICE).
7. Iron and steel, coke, and metal ore production	steel	2511	
7. Iron and steel, coke, and metal ore production	steel	4672	Average share of high carbon technologies (ICE).
7. Iron and steel, coke, and metal ore production	coal	05	
7. Iron and steel, coke, and metal ore production	coal	051	Average share of high carbon technologies (ICE).
7. Iron and steel, coke, and metal ore production	coal	0510	
7. Iron and steel, coke, and metal ore production	coal	052	Average share of high carbon technologies (ICE).
7. Iron and steel, coke, and metal ore production	coal	0520	
7. Iron and steel, coke, and metal ore production	steel	07	Average share of high carbon technologies (ICE).
7. Iron and steel, coke, and metal ore production	steel	072	
7. Iron and steel, coke, and metal ore production	steel	0729	Average tonnes of CO2 per GJ. and Average share of high carbon technologies (ICE).
2. Fossil fuel combustion	coal	08	
2. Fossil fuel combustion	coal	09	Average tonnes of CO2 per GJ. and Average share of high carbon technologies (ICE).
6. Cement, clinker and lime production	cement	235	
6. Cement, clinker and lime production	cement	2351	Average tonnes of CO2 per tonne of output and Average share of high carbon technologies (ICE).
6. Cement, clinker and lime production	cement	2352	
6. Cement, clinker and lime production	cement	236	Average tonnes of CO2 per tonne of output and Average share of high carbon technologies (ICE).
6. Cement, clinker and lime production	cement	2361	
6. Cement, clinker and lime production	cement	2363	Average tonnes of CO2 per tonne of output and Average share of high carbon technologies (ICE).
6. Cement, clinker and lime production	cement	2364	
6. Cement, clinker and lime production	cement	0811	Average tonnes of CO2 per tonne of output and Average share of high carbon technologies (ICE).
6. Cement, clinker and lime production	cement	089	
4. Aviation	aviation	3030	Average share of sustainable aviation fuels and Average tonnes of CO2 per passenger-km
4. Aviation	aviation	3316	
4. Aviation	aviation	511	Average share of sustainable aviation fuels and Average tonnes of CO2 per passenger-km
4. Aviation	aviation	5110	
4. Aviation	aviation	512	Average share of sustainable aviation fuels and Average tonnes of CO2 per passenger-km
4. Aviation	aviation	5121	
4. Aviation	aviation	5223	Average share of sustainable aviation fuels and Average tonnes of CO2 per passenger-km
3. Automotive	automotive	2815	
3. Automotive	automotive	29	Average tonnes of CO2 per passenger-km and Average share of high carbon technologies (ICE).
3. Automotive	automotive	291	
3. Automotive	automotive	2910	Average tonnes of CO2 per passenger-km and Average share of high carbon technologies (ICE).
3. Automotive	automotive	292	
3. Automotive	automotive	2920	Average tonnes of CO2 per passenger-km and Average share of high carbon technologies (ICE).
3. Automotive	automotive	293	
3. Automotive	automotive	2932	Average tonnes of CO2 per passenger-km and Average share of high carbon technologies (ICE).
3. Automotive	automotive	2932	

EU 2022/2453 Template 5: Banking book - Climate change physical risk: Exposures subject to physical risk

Citadele's assessment of climate change physical risk is performed for the real estate collateral pledged as security for loans originated by the Group. Physical risk assessment considers 8 climate hazards, evaluating the potential impacts of: riverine flood, coastal flood, water stress, drought, extreme heat, wildfire, earthquake, landslide and biodiversity impact. Our assessment is performed at address level and considers levels of individual climate hazards as evaluated by multiple external sources. Physical Risk assessment is performed semi-annually. Climate-related hazards are divided between acute and chronic risk groups according to the mapping provided in EU Taxonomy Climate Delegated Act Annex A. The largest relevant physical risk categories identified are flood (river and coastal), draught and related water stress. No exposures were identified as subject to Extremely high or High-Extremely high risk. Current collateral location coverage data availability rate is 81%. Medium risk is assigned for the 19% of the collaterals for which coordinates could not be obtained. Assessment of the climate change physical risk covers exposures collateralised by immovable property, but not other types of exposures to physical risk such as location of income-generating facilities that are not directly pledged. Thus climate change physical risk is not disclosed by sectors as current data availability does not provide sufficient information on all potential locations of impact. Even for exposures collateralised by immovable property, the current approach might have limitations, by not considering other enhancement factors of the respective exposure other than the pledged collateral, nor does it take into account potential local physical risk mitigation measures at the level of specific property.

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
Latvia: Geographical area subject to climate change physical risk - acute and chronic events		Gross carrying amount (Mln EUR)														
		of which exposures sensitive to impact from climate change physical events														
		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	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non- performing exposures		
1	A - Agriculture, forestry and fishing	99	15	3	-	-	4	-	-	11	7	1	3	(2)	-	(1)
2	B - Mining and quarrying	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	C - Manufacturing	74	3	2	-	-	4	-	-	2	3	-	-	-	-	-
4	D - Electricity, gas, steam and air conditioning supply	64	1	1	-	-	2	-	-	1	1	-	-	-	-	-
5	E - Water supply; sewerage, waste management and remediation activities	6	-	1	-	-	7	-	-	1	-	-	-	-	-	-
6	F - Construction	39	-	-	-	-	2	-	-	-	-	-	-	-	-	-
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	87	1	-	-	-	2	-	-	1	-	-	1	-	-	-
8	H - Transportation and storage	64	-	-	-	-	4	-	-	-	-	-	-	-	-	-
9	L - Real estate activities	181	37	3	-	-	3	-	-	3	37	-	-	-	-	-
10	Loans collateralised by residential immovable property	480	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Loans collateralised by commercial immovable property	342	63	10	-	-	3	-	-	24	49	1	3	(3)	-	(1)
12	Reposessed collaterals	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other relevant sectors (breakdown below where relevant)	134	7	-	-	-	4	-	-	5	2	-	-	-	-	-

## EU 2022/2453 Template 5: Banking book - Climate change physical risk: Exposures subject to physical risk (continued)

a		b	c	d	e	f	g	h	i	j	k	l	m	n	o
Lithuania: Geographical area subject to climate change physical risk - acute and chronic events			Gross carrying amount (Mln EUR)												
			of which exposures sensitive to impact from climate change physical events												
			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	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non- performing exposures
1	A - Agriculture, forestry and fishing	43	21	-	-	-	2	-	9	12	-	8	(5)	-	(5)
2	B - Mining and quarrying	2	-	-	-	-	4	-	-	-	-	-	-	-	-
3	C - Manufacturing	67	27	-	-	-	3	-	8	19	-	-	-	-	-
4	D - Electricity, gas, steam and air conditioning supply	57	24	-	-	-	3	-	23	1	-	-	-	-	-
5	E - Water supply; sewerage, waste management and remediation activities	8	1	-	-	-	3	-	1	-	-	-	-	-	-
6	F - Construction	76	19	-	-	-	3	-	3	16	1	-	-	-	-
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	113	13	-	-	-	3	-	1	12	1	1	(1)	-	(1)
8	H - Transportation and storage	84	2	-	-	-	3	-	1	1	-	-	-	-	-
9	L - Real estate activities	175	148	6	-	-	3	-	17	137	3	-	(1)	-	-
10	Loans collateralised by residential immovable property	246	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Loans collateralised by commercial immovable property	358	292	13	-	-	3	-	66	239	9	9	(8)	-	(6)
12	Reposessed collaterals	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other relevant sectors (breakdown below where relevant)	181	41	7	-	-	5	-	3	45	4	-	-	-	-



EU 2022/2453 Template 5: Banking book - Climate change physical risk: Exposures subject to physical risk (continued)

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Estonia: Geographical area subject to climate change physical risk - acute and chronic events		Gross carrying amount (Mln EUR)													
		of which exposures sensitive to impact from climate change physical events													
		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	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non- performing exposures	
1	A - Agriculture, forestry and fishing	63	2	-	-	-	4	-	2	-	-	-	-	-	-
2	B - Mining and quarrying	3	-	-	-	-	-	-	-	-	-	-	-	-	-
3	C - Manufacturing	30	3	-	-	-	3	-	2	1	-	-	-	-	-
4	D - Electricity, gas, steam and air conditioning supply	42	-	-	-	-	-	-	-	-	-	-	-	-	-
5	E - Water supply; sewerage, waste management and remediation activities	1	-	-	-	-	3	-	-	-	-	-	-	-	-
6	F - Construction	42	1	-	-	-	2	-	1	-	-	-	-	-	-
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	40	3	-	-	-	4	-	2	1	-	-	-	-	-
8	H - Transportation and storage	27	1	-	-	-	3	-	1	-	-	-	-	-	-
9	L - Real estate activities	108	79	-	-	-	2	-	69	10	1	1	(1)	-	-
10	Loans collateralised by residential immovable property	180	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Loans collateralised by commercial immovable property	124	85	-	-	-	3	-	73	12	1	-	(1)	-	-
12	Reposessed collaterals	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other relevant sectors (breakdown below where relevant)	53	4	-	-	-	3	-	4	-	1	-	-	-	-

EU 2022/2453 Template 6. Summary of GAR KPIs

Citadele's Taxonomy disclosures for the financial year 2025 relate to exposures to Taxonomy-eligible and -aligned assets for climate change mitigation and climate change adaptation objectives. The assets in scope for disclosures for 2025 are retail exposures as set out in the Taxonomy, exposures to undertakings falling under the NFRD, including financial and non-financial undertakings, local government financing, collateral obtained by taking possession. The reporting is based on data originating from internal core banking systems and external data for the purposes of NFRD undertaking's disclosed Taxonomy eligibility and alignment for the financial year 2025. For residential real estate lending for buildings built before 31 December 2020, substantial contribution has been assessed as a valid EPC class A or above.

	KPI			% coverage (over total assets) *
	Climate change mitigation	Climate change adaptation	Total (Climate change mitigation + Climate change adaptation)	
GAR stock	0.2%	-	0.2%	24.0%
GAR flow	-	-	-	20.4%

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

## EU 2022/2453 Template 7 - Mitigating actions: Assets for the calculation of GAR

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p			
Million EUR		Disclosure reference date 30/06/2025																		
		Total gross carrying amount	Climate Change Mitigation (CCM)						Climate Change Adaptation (CCA)						TOTAL (CCM + CCA)					
			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	1,845.5	1,229.1	8.1	-	-	1.7	-	-	-	-	-	1,229.1	8.1	-	-	1.7			
2	Financial corporations	8.0	2.4	-	-	-	-	-	-	-	-	-	2.4	-	-	-	-			
3	Credit institutions	8.0	2.4	-	-	-	-	-	-	-	-	-	2.4	-	-	-	-			
4	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
5	Debt securities, including UoP	8.0	2.4	-	-	-	-	-	-	-	-	-	2.4	-	-	-	-			
6	Equity instruments	-	-	-	n/a	-	-	-	-	n/a	-	-	-	-	n/a	-	-			
7	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
8	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
9	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
10	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
11	Equity instruments	-	-	-	n/a	-	-	-	-	n/a	-	-	-	-	n/a	-	-			
12	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
13	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
14	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
15	Equity instruments	-	-	-	n/a	-	-	-	-	n/a	-	-	-	-	n/a	-	-			
16	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
17	Loans and advances	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
18	Debt securities, including UoP	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
19	Equity instruments	-	-	-	n/a	-	-	-	-	n/a	-	-	-	-	n/a	-	-			
20	Non-financial corporations (subject to NFRD disclosure obligations)	97.0	11.6	8.1	-	-	1.7	-	-	-	-	-	11.6	8.1	-	-	1.7			
21	Loans and advances	84.8	9.1	5.9	-	-	-	-	-	-	-	-	9.1	5.9	-	-	-			
22	Debt securities, including UoP	12.2	2.5	2.2	-	-	1.7	-	-	-	-	-	2.5	2.2	-	-	1.7			
23	Equity instruments	-	-	-	n/a	-	-	-	-	n/a	-	-	-	-	n/a	-	-			
24	Households	1,653.2	1,215.1	-	-	-	-	n/a	n/a	n/a	n/a	n/a	1,215.1	-	-	-	-			
25	of which loans collateralised by residential immovable property	905.5	905.5	-	-	-	-	n/a	n/a	n/a	n/a	n/a	905.5	-	-	-	-			
26	of which building renovation loans	57.8	9.5	-	-	-	-	n/a	n/a	n/a	n/a	n/a	9.5	-	-	-	-			
27	of which motor vehicle loans	475.7	306.9	-	-	-	-	n/a	n/a	n/a	n/a	n/a	306.9	-	-	-	-			

28	Local governments financing	87.3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
29	Housing financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
30	Other local governments financing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
32	<b>TOTAL GAR ASSETS</b>	<b>1,845.5</b>	<b>1,229.1</b>	<b>8.1</b>	<b>-</b>	<b>-</b>	<b>1.7</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,229.1</b>	<b>8.1</b>	<b>-</b>	<b>-</b>	<b>1.7</b>
Assets excluded from the numerator for GAR calculation (covered in the denominator)																	
33	EU Non-financial corporations (not subject to NFRD disclosure obligations)	1,810.5	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
34	Loans and advances	1,801.1	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
35	Debt securities	9.4	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
36	Equity instruments	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
37	Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)	16.4	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
38	Loans and advances	0.3	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
39	Debt securities	16.1	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
40	Equity instruments	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
41	Derivatives	1.4	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
42	On demand interbank loans	11.6	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
43	Cash and cash-related assets	42.9	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
44	Other assets (e.g. Goodwill, commodities etc.)	294.7	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
45	<b>TOTAL ASSETS IN THE DENOMINATOR (GAR)</b>	<b>4,023.0</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
Other assets excluded from both the numerator and denominator for GAR calculation																	
46	Sovereigns	927.7	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
47	Central banks exposure	180.4	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
48	Trading book	-	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
49	<b>TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR</b>	<b>1,108.1</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>
50	<b>TOTAL ASSETS</b>	<b>5,131.1</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>

EU 2022/2453 Template 8 - GAR (%)

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Disclosure reference date 30/06/2025: KPIs on stock															
% (compared to total covered assets in the denominator)	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)						
	Proportion of eligible assets funding taxonomy relevant sectors					Proportion of eligible assets funding taxonomy relevant sectors					Proportion of eligible assets funding taxonomy relevant sectors					Proportion of total assets covered	
	Of which environmentally sustainable					Of which environmentally sustainable					Of which environmentally sustainable						
			Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which transitional	Of which enabling		
1	<b>GAR</b>	30.6%	0.2%	-	-	-	-	-	-	-	-	30.6%	0.2%	-	-	-	<b>24.0%</b>
2	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	30.6%	0.2%	-	-	-	-	-	-	-	-	30.6%	0.2%	-	-	-	24.0%
3	Financial corporations	0.1%	0.0%	-	-	-	-	-	-	-	-	0.1%	0.0%	-	-	-	-
4	Credit institutions	0.1%	0.0%	-	-	-	-	-	-	-	-	0.1%	0.0%	-	-	-	-
5	Other financial corporations			-	-	-	-	-	-	-	-			-	-	-	-
6	of which investment firms			-	-	-	-	-	-	-	-			-	-	-	-
7	of which management companies			-	-	-	-	-	-	-	-			-	-	-	-
8	of which insurance undertakings			-	-	-	-	-	-	-	-			-	-	-	-
9	Non-financial corporations subject to NFRD disclosure obligations	0.3%	0.2%	-	-	-	-	-	-	-	-	0.3%	0.2%	-	-	-	0.2%
10	Households	30.2%		-	-	-	n/a	n/a	n/a	n/a	n/a	30.2%		-	-	-	23.7%
11	of which loans collateralised by residential immovable property	22.5%		-	-	-	n/a	n/a	n/a	n/a	n/a	22.5%		-	-	-	17.6%
12	of which building renovation loans	0.2%		-	-	-	n/a	n/a	n/a	n/a	n/a	0.2%		-	-	-	0.2%
13	of which motor vehicle loans	7.6%		-	-	-	n/a	n/a	n/a	n/a	n/a	7.6%		-	-	-	6.0%
14	Local government financing	-	-	-	-	-	n/a	n/a	n/a	n/a	n/a	-	-	-	-	-	-
15	Housing financing	-	-	-	-	-	n/a	n/a	n/a	n/a	n/a	-	-	-	-	-	-
16	Other local governments financing	-	-	-	-	-	n/a	n/a	n/a	n/a	n/a	-	-	-	-	-	-
17	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	n/a	n/a	n/a	n/a	n/a	-	-	-	-	-	-

EU 2022/2453 Template 8 - GAR (%) (continued)

		q	r	s	t	u	v	w	x	y	z	aa	ab	ac	ad	ae	af
		Disclosure reference date 30/06/2025: KPIs on flows															
% (compared to total covered assets in the denominator)	Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)					TOTAL (CCM + CCA)						
	Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of new eligible assets funding taxonomy relevant sectors						Proportion of total new assets covered
	Of which environmentally sustainable					Of which environmentally sustainable					Of which environmentally sustainable						
		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which transitional	Of which enabling					
1	<b>GAR</b>	21.8%	-	-	-	-	-	-	-	-	-	21.8%	-	-	-	-	20.4%
2	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	21.8%	-	-	-	-	-	-	-	-	-	21.8%	-	-	-	-	20.4%
3	Financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	of which investment firms	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	of which management companies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	of which insurance undertakings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Non-financial corporations subject to NFRD disclosure obligations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Households	21.8%	-	-	-	-	n/a	n/a	n/a	n/a	n/a	21.8%	-	-	-	-	20.4%
11	of which loans collateralised by residential immovable property	12.5%	-	-	-	-	n/a	n/a	n/a	n/a	n/a	12.5%	-	-	-	-	11.7%
12	of which building renovation loans	0.2%	-	-	-	-	n/a	n/a	n/a	n/a	n/a	0.2%	-	-	-	-	0.2%
13	of which motor vehicle loans	9.1%	-	-	-	-	n/a	n/a	n/a	n/a	n/a	9.1%	-	-	-	-	8.5%
14	Local government financing	-	-	-	-	-	n/a	n/a	n/a	n/a	n/a	-	-	-	-	-	-
15	Housing financing	-	-	-	-	-	n/a	n/a	n/a	n/a	n/a	-	-	-	-	-	-
16	Other local governments financing	-	-	-	-	-	n/a	n/a	n/a	n/a	n/a	-	-	-	-	-	-
17	Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	n/a	n/a	n/a	n/a	n/a	-	-	-	-	-	-