

BluOr Bank AS
DISCLOSURE INFORMATION
STATEMENT
THE 1st HALF OF YEAR 2025

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BluOr Bank AS (hereinafter – the Bank) publishes this information notice, disclosing information regarding the 1st half of year 2025 in accordance with Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012.

For disclosure purposes regarding year 2025, the Bank uses the templates laid down in Commission Implementing Regulation (EU) 2024/3172 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to public disclosures by institutions of the information referred to in Part Eight, Titles II and III, of that Regulation, and repealing Commission Implementing Regulation (EU) 2021/637 (hereinafter – Regulation 2024/3172), and in Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) No 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2017/2295, in which the figures are stated in thousands of euros (EUR `000) as at the end of the reporting period (30 June 2025).

Considering that the Bank does not apply the IRB approach, the internal model method, or the internal model approach for market risk in its operations, the Bank therefore does not disclose templates EU CR10, EU CCR4, EU CCR5, EU CCR7, EU CCR8, EU SEC1, EU SEC2, EU SEC3, EU SEC4, EU SEC5, EU CR6, EU CR7-A, EU CR7, EU MR2-A, EU MR3, EU MR4 at this time.

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

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Template EU LIQ1 – Quantitative information of LCR.

Scope of consolidation: (solo/consolidated)

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on 30 of June 2025	T	T-1	T-2	T-3	T	T-1	T-2	T-3
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61					418 385	415 454	421 750	399 856
CASH - OUTFLOWS									
2	retail deposits and deposits from small business customers, of which:	386 153	389 017	390 478	373 668	39 893	42 020	39 848	32 780
3	Stable deposits	2 349	1 958	1 667	1 591	117	98	83	80
4	Less stable deposits	51 696	46 500	36 536	33 523	6 499	5 767	4 776	4 372
5	Unsecured wholesale funding	382 656	367 273	344 831	310 157	257 311	243 881	226 578	196 912
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	46 901	53 856	57 363	58 224	11 604	13 332	14 208	14 422
7	Non-operational deposits (all counterparties)	335 755	313 417	287 468	251 933	245 707	230 549	212 370	182 490
8	Unsecured debt	-	-	-	-	-	-	-	-
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	99 424	81 642	76 139	65 623	13 457	11 551	10 260	9 507
11	Outflows related to derivative exposures and other collateral requirements	-	-	-	1 154	-	-	-	1 154
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	99 424	81 642	76 139	64 469	13 457	11 551	10 260	8 353
14	Other contractual funding obligations	248	289	63	58	892	363	66	58
15	Other contingent funding obligations	-	-	-	-	-	-	-	-
16	TOTAL CASH OUTFLOWS					311 553	297 815	276 753	239 257
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	32 937	29 167	28 273	26 415	18 103	16 630	15 715	13 995
19	Other cash inflows	630	457	832	2 050	630	457	832	2 050

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)					630	457	832	2 050
EU-19b	(Excess inflows from a related specialised credit institution)							-	-
20	TOTAL CASH INFLOWS	33 567	29 624	29 105	28 465	18 733	17 086	16 547	16 045
EU-20a	<i>Fully exempt inflows</i>	-	-	-	-	-	-	-	-
EU-20b	<i>Inflows subject to 90% cap</i>	-	-	-	-	-	-	-	-
EU-20c	<i>Inflows subject to 75% cap</i>	33 567	29 624	29 105	28 465	18 733	17 086	16 547	16 045
TOTAL ADJUSTED VALUE									
21	LIQUIDITY BUFFER					418 385	415 454	421 750	399 856
22	TOTAL NET CASH OUTFLOWS					292 820	284 207	280 729	260 205
23	LIQUIDITY COVERAGE RATIO					1.43022	1.46422	1.50585	1.55084

Template EU OV1 – Overview of total risk exposure amounts.

EUR'000

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		T	T-1	T
1	Credit risk (excluding CCR)	603 388	568 408	48 271
2	Of which the standardised approach	603 388	568 408	48 271
3	Of which the Foundation IRB (F-IRB) approach			
4	Of which slotting approach			
EU 4a	Of which equities under the simple riskweighted approach			
5	Of which the Advanced IRB (A-IRB) approach			
6	Counterparty credit risk - CCR	-	-	-
7	Of which the standardised approach	-	-	-
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP			
9	Of which other CCR			
10	Credit valuation adjustments risk - CVA risk			
13	Not applicable			
14	Not applicable			
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)	-	-	-
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	-	-	-
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	37 045	37 045	2 964
28	Floor adjustment (after application of transitional cap)			
29	Total	640 433	605 453	51 235

Template EU KM1 – Key metrics template.

EUR'000

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	81 981	81 817	73 473	73 018	72 779
2	Tier 1 capital	91 740	90 526	82 182	81 727	81 488
3	Total capital	120 089	119 277	111 321	90 566	88 263
Risk-weighted exposure amounts						
4	Total risk exposure amount	640 433	605 453	648 868	609 449	555 707
4.a	Total risk exposure pre-floor	-	-	-	-	-
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	12.8008%	13.5134%	11.3233%	11.9809%	13.0967%
5.a	Not applicable	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
5.b	Common Equity Tier 1 ratio considering unfloored TREA (%)	12.8008%	13.5134%	0.0000%	0.0000%	0.0000%
6	Tier 1 ratio (%)	14.3246%	14.9519%	12.6655%	13.4099%	14.6639%
6.a	Not applicable	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
6.b	Tier 1 ratio considering unfloored TREA (%)	14.3246%	14.9519%	0.0000%	0.0000%	0.0000%
7	Total capital ratio (%)	18.7512%	19.7005%	17.1562%	14.8603%	15.8830%
7.a	Not applicable	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
7.b	Total capital ratio considering unfloored TREA (%)	18.7512%	19.7005%	0.0000%	0.0000%	0.0000%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7.d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.9000%	1.9000%	2.2000%	2.2000%	2.2000%
EU 7.e	of which: to be made up of CET1 capital (percentage points)	1.0688%	1.0688%	1.2375%	1.2375%	1.2375%
EU 7.f	of which: to be made up of Tier 1 capital (percentage points)	1.4250%	1.4250%	1.6500%	1.6500%	1.6500%
EU 7.g	Total SREP own funds requirements (%)	9.9000%	9.9000%	10.2000%	10.2000%	10.2000%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.5000%	2.5000%	2.5000%	2.5000%	2.5000%
EU 8.a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
9	Institution specific countercyclical capital buffer (%)	0.8338%	0.4917%	0.5213%	0.1737%	0.1830%
EU 9.a	Systemic risk buffer (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
10	Global Systemically Important Institution buffer (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 10.a	Other Systemically Important Institution buffer (%)	0.2500%	0.2500%	0.2500%	0.2500%	0.2500%
11	Combined buffer requirement (%)	3.5838%	3.2417%	3.2713%	2.9237%	2.9330%
EU 11.a	Overall capital requirements (%)	13.4838%	13.1417%	13.4713%	13.1237%	13.1330%
12	CET1 available after meeting the total SREP own funds requirements (%)	6.8996%	7.5269%	5.0155%	4.6603%	5.6830%
Leverage ratio						
13	Total exposure measure	1 272 611	1 084 893	1 091 794	942 264	992 867
14	Leverage ratio (%)	7.2088%	8.3443%	7.5273%	8.6734%	8.2074%

Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14.a	Additional own funds requirements to address the risk of excessive leverage (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 14.b	of which: to be made up of CET1 capital (percentage points)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 14.c	Total SREP leverage ratio requirements (%)	3.0000%	3.0000%	3.0000%	3.0000%	3.0000%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14.d	Leverage ratio buffer requirement (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 14.e	Overall leverage ratio requirement (%)	3.0000%	3.0000%	3.0000%	3.0000%	3.0000%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	438 420	367 314	442 209	396 766	421 574
EU 16.a	Cash outflows - Total weighted value	341 744	286 085	296 649	264 150	305 845
EU 16.b	Cash inflows - Total weighted value	25 360	18 657	16 649	14 991	22 818
16	Total net cash outflows (adjusted value)	316 384	267 428	280 001	249 159	283 027
17	Liquidity coverage ratio (%)	138.5724%	137.3508%	157.9314%	159.2422%	148.9520%
Net Stable Funding Ratio						
18	Total available stable funding	620 249	588 879	589 451	567 584	571 325
19	Total required stable funding	482 996	457 785	443 540	366 324	396 905
20	NSFR ratio (%)	124.9218%	123.4500%	128.6115%	148.7602%	139.1664%

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

Row number	Qualitative information - Free format	
a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	The result of the LCR is facilitated by the size of the liquidity buffer consisting predominantly of balances with the Central Bank and EU central government bonds, the volume of outflows consisting predominantly of balances on current accounts and term deposits, as well as incoming cash flows from lending transactions and balances on nostro accounts. Over time, as the loan portfolio increases, the ratio may decrease, however, when new deposits are attracted, the ratio increases.
b)	Explanations on the changes in the LCR over time	When placing financing in illiquid assets, including loans, liquidity reserves decrease and, consequently, the ratio decreases. Also, during periods when some concentrated part of term deposits falls on the 30-day horizon, outgoing cash flows increase and, as a result, the ratio decreases. The increase in the ratio is facilitated by attracting financing both in term deposits and in the form of balances on current accounts.
c)	Explanations on the actual concentration of funding sources	Most of the term deposits are attracted from individuals through online deposit platforms. At the level of depositors, they are diversified; term deposits of no more than EUR 100 thousand are attracted from one individual. Concentration is formed by dependence on platforms. The rest of the term deposits mainly consists of financing attracted from various financial institutions. Current account balances are sufficiently well diversified.
d)	High-level description of the composition of the institution's liquidity buffer	The Bank's liquidity buffer as a whole consists of balances with the Central Bank and EU central government bonds.
e)	Derivative exposures and potential collateral calls	The amount of derivative transactions carried out by the Bank is not very significant, mostly they consist of the Bank transactions for hedging the currency position and transactions of the Bank's clients.
f)	Currency mismatch in the LCR	Currency mismatch in the LCR is not significant, 98% of the Bank's assets and 99% of the Bank's liabilities are denominated in EUR.
g)	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	All important elements contributing to the LCR result are reflected in the LCR disclosure template.

Template EU CC1 – Composition of regulatory own funds.

EUR'000

		a) Amounts	b) Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	49 943	
	of which: Instrument type 1	49 943	
	of which: Instrument type 2	-	
	of which: Instrument type 3	-	
2	Retained earnings	33 976	
3	Accumulated other comprehensive income (and other reserves)	-575	
EU-3.a	Funds for general banking risk	-	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	-	
5	Minority interests (amount allowed in consolidated CET1)	-	
EU-5.a	Independently reviewed interim profits net of any foreseeable charge or dividend	-	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	83 344	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-14	
8	Intangible assets (net of related tax liability) (negative amount)	-985	
9	Not applicable	-	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-	
12	Negative amounts resulting from the calculation of expected loss amounts	-	
13	Any increase in equity that results from securitised assets (negative amount)	-	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	
15	Defined-benefit pension fund assets (negative amount)	-	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	

19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
20	Not applicable	-	
EU-20.a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-	
EU-20.b	of which: qualifying holdings outside the financial sector (negative amount)	-	
EU-20.c	of which: securitisation positions (negative amount)	-	
ES-20.d	of which: free deliveries (negative amount)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-	
22	Amount exceeding the 17,65% threshold (negative amount)	-	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	-	
24	Not applicable	-	
25	of which: deferred tax assets arising from temporary differences	-	
EU-25.a	Losses for the current financial year (negative amount)	-	
ES-25.b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	-	
26	Not applicable	-	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-	
27.a	Other regulatory adjustments	-364	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-1 363	
29	Common Equity Tier 1 (CET1) capital	81 981	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	9 759	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	9 759	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	-	
EU-33.a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	-	
ES-33.b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	-	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	-	
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	9 759	

Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	-	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
41	Not applicable	-	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	-	
42.a	Other regulatory adjustments to AT1 capital	-	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	
44	Additional Tier 1 (AT1) capital	9 759	
45	Tier 1 capital (T1 = CET1 + AT1)	91 740	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	28 349	
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	-	
EU-47.a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	-	
ES-47.b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	-	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	-	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Credit risk adjustments	-	
51	Tier 2 (T2) capital before regulatory adjustments	28 349	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
54.a	Not applicable	-	
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
56	Not applicable	-	

EU-56.a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-	
ES-56.b	Other regulatory adjustments to T2 capital	-	
57	Total regulatory adjustments to Tier 2 (T2) capital	-	
58	Tier 2 (T2) capital	28 349	
59	Total capital (TC = T1 + T2)	120 089	
60	Total Risk exposure amount	640 433	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	12.80%	
62	Tier 1 capital	14.32%	
63	Total capital	18.75%	
64	Institution CET1 overall capital requirements	9.15%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement		
67	of which: systemic risk buffer requirement		
EU-67.a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement		
ES-67.b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.07%	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	6.90%	
National minima (if different from Basel III)			
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)		
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)		
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach		
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		

Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

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

EUR'000

		a	c
		Balance sheet as in published financial statements	Reference
		As at period end	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements			
1	Cash, cash balances at central banks	411 296	
2	On-demand claims on credit institutions	17 399	
3	Financial assets measured at fair value through profit or loss	532	
4	Financial assets measured at fair value through other comprehensive income	13 716	
5	Financial assets measured at amortised cost	612 427	
6	Investment in subsidiaries, associate and joint ventures	827	
7	Tangible assets	23 040	
8	Intangible assets	985	Row 8 in the EU CC1 template
9	Tax assets	-	
10	Other assets	11 641	
11	Non-current assets and disposal groups classified as held for sale	-	
	Total assets	1 091 863	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements			
1	Financial liabilities measured at fair value through profit or loss	-	
2	Financial liabilities measured at amortised cost	984 732	
	of which: deposits	949 445	Partially line 46 in the EU CC1 template
	of which: debt securities issued	35 287	Partially line 30 in the EU CC1 template
3	Provisions	144	
4	Tax liabilities	5 051	
5	Other liabilities	7 266	
	Total liabilities	997 193	
Shareholders' Equity			
1	Paid up capital	49 943	Row 1 in EU CC1 template, instrument type 1
2	Profit or loss attributable to Owners of the parent	7 876	Partially line 2 in the EU CC1 template
3	Retained earnings	37 426	Row 2 in the EU CC1 template
4	Other reserves	24	Row 3 in the EU CC1 template
5	Changes in fair value of equity instruments measured at fair value through other comprehensive income	-334	Partially line 3 in the EU CC1 template
6	Fair value changes of debt instruments measured at fair value through other comprehensive income	-264	Partially line 3 in the EU CC1 template
	Total shareholders' equity	94 670	

Template EU CCR1 – Analysis of CCR exposure by approach.

EUR'000

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

Template EU CCR2 – Transactions subject to own funds requirements for CVA risk.

EUR'000

		a	b
		Exposure value	RWEA
1	Total transactions subject to the Advanced method		
2	(i) VaR component (including the 3× multiplier)		
3	(ii) stressed VaR component (including the 3× multiplier)		
4	Transactions subject to the Standardised method		
EU-4	Transactions subject to the Alternative approach (Based on the Original Exposure Method)		
5	Total transactions subject to own funds requirements for CVA risk		

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

EUR'000

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

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

		a	b	c	d	e	f	g	h	i	j	k	l	m
		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Counter-cyclical buffer rate (%)
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures – Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
EUR'000														
010	Breakdown by country:													
1	ANTIGUA AND BARBUDA	20 111		-			20 111	1 317	-		1 317	16 467	2.7545%	0.00%
2	ARMENIA	-		-			-	-	-		-	-	0.0000%	1.50%
3	ARGENTINA	695		-			695	83	-		83	1 042	0.1743%	0.00%
4	AUSTRALIA	-		-			-	-	-		-	-	0.0000%	0.00%
5	AZERBAIJAN	750		-			750	60	-		60	750	0.1255%	0.00%
6	BELGIUM	3 043		-			3 043	243	-		243	3 043	0.5090%	1.00%
7	BRAZIL	-		-			-	-	-		-	-	0.0000%	0.00%
8	BELARUS	-		-			-	-	-		-	-	0.0001%	0.00%
9	BELIZE	372		-			372	30	-		30	372	0.0623%	0.00%
10	CANADA	247		-			247	20	-		20	247	0.0413%	0.00%
11	CONGO	-		-			-	-	-		-	-	0.0000%	0.00%
12	SWITZERLAND	4 319		-			4 319	346	-		346	4 319	0.7225%	0.00%
13	CHINA	-		-			-	-	-		-	-	0.0000%	0.00%
14	CYPRUS	2 211		-			2 211	135	-		135	1 690	0.2827%	1.00%
15	CZECH REPUBLIC	-		-			-	-	-		-	-	0.0001%	1.25%
16	GERMANY	-		-			-	-	-		-	-	0.0000%	0.00%
17	DENMARK	-		-			-	-	-		-	-	0.0000%	0.00%
18	ESTONIA	11 393		-			11 393	820	-		820	10 246	1.7139%	1.50%
19	UNITED KINGDOM	25 216		-			25 216	1 681	-		1 681	21 013	3.5150%	2.00%
20	GEORGIA	-		-			-	-	-		-	-	0.0000%	0.00%
21	IRELAND	-		-			-	-	-		-	-	0.0001%	1.50%
22	ITALY	1 513		-			1 513	111	-		111	1 390	0.2326%	0.00%
23	LIBERIA	15 415		-			15 415	1 031	-		1 031	12 884	2.1554%	0.00%

24	LITHUANIA	28 196		-			28 196	1 299	-		1 299	16 231	2.7153%	1.00%
25	LUXEMBOURG	201		-			201	16	-		16	201	0.0336%	0.50%
26	LATVIA	509 377		-			509 377	32 697	-		32 697	408 709	68.3713%	1.00%
27	MALTA	3 209		-			3 209	233	-		233	2 916	0.4879%	0.00%
28	MEXICO	929		-			929	111	-		111	1 394	0.2331%	0.00%
29	NETHERLANDS	12		-			12	1	-		1	12	0.0020%	2.00%
30	POLAND	953		-			953	57	-		57	715	0.1196%	0.00%
31	RUSSIAN FED.	6		-			6	-	-		-	6	0.0010%	0.00%
32	SWEDEN	-		-			-	-	-		-	-	0.0000%	0.00%
33	SINGAPORE	10 231		-			10 231	680	-		680	8 505	1.4228%	0.00%
34	TURKMENISTAN	175		-			175	21	-		21	263	0.0439%	0.00%
35	TURKEY	1 281		-			1 281	102	-		102	1 281	0.2143%	0.00%
36	UKRAINE	30		-			30	2	-		2	30	0.0050%	0.00%
37	UNITED STATES	1 028		-			1 028	82	-		82	1 028	0.1719%	0.00%
38	UZBEKISTAN	2 059		-			2 059	159	-		159	1 982	0.3315%	0.00%
39	NORWAY	511		-			511	41	-		41	511	0.0855%	2.50%
40	SLOVENIA	267		-			267	15	-		15	187	0.0313%	1.00%
41	FINLAND	-		-			-	-	-		-	-	0.0000%	0.00%
42	MARSHALL ISLANDS	66 704		-			66 704	5 418	-		5 418	67 731	11.3306%	0.00%
43	AUSTRIA	1 061		-			1 061	85	-		85	1 061	0.1775%	0.00%
44	SAINT VINCENT AND THE GRENADINES	1 458		-			1 458	89	-		89	1 111	0.1858%	0.00%
45	FRANCE	3 793		-			3 793	304	-		304	3 805	0.6366%	1.00%
46	CROATIA	482		-			482	27	-		27	337	0.0564%	1.50%
47	CURAÇAO	1		-			1	-	-		-	1	0.0002%	0.00%
48	ISRAEL	-		-			-	-	-		-	-	0.0001%	0.00%
49	KAZAKHSTAN	2 851		-			2 851	228	-		228	2 851	0.4769%	0.00%
50	SPAIN	1		-			1	-	-		-	1	0.0001%	0.00%
51	PERU	452		-			452	54	-		54	677	0.1133%	0.00%
52	HUNGARY	-		-			-	-	-		-	-	0.0000%	0.00%
53	BULGARIA	3 471		-			3 471	221	-		221	2 761	0.4618%	2.00%
020	Total	724 025	-	-	-	-	724 025	47 822	-	-	47 822	597 772	99.9986%	

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

EUR'000

		a
1	Total risk exposure amount	640 433
2	Institution specific countercyclical capital buffer rate	0.8338%
3	Institution specific countercyclical capital buffer requirement	5 340

Template EU CR1-A: Maturity of exposures.

		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	127 326	25 093	302 669	113 627	-	568 715
2	Debt securities	13 692	21 028	21 380	1 305	-	57 405
3	Total	141 018	46 121	324 049	114 932	-	626 120

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

		a
		Gross carrying amount
010	Initial stock of non-performing loans and advances	24 829
020	Inflows to non-performing portfolios	198
030	Outflows from non-performing portfolios	-1 076
040	Outflows due to write-offs	-
050	Outflow due to other situations	-1 076
060	Final stock of non-performing loans and advances	23 952

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
Of which stage 1	Of which stage 2													Of which stage 2	Of which stage 3	Of which stage 1
005	Cash balances at central banks and other demand deposits	427 912	427 912	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	554 274	513 705	40 569	23 952	-	23 952	-990	-433	-557	-8 521	-	-8 521	-	502 799	14 539
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	150	150	-	-	-	-	-	-	-	-	-	-	-	-	-
050	Other financial corporations	35 029	35 029	-	493	-	493	-5	-5	-	-402	-	-402	-	16 622	-
060	Non-financial corporations	502 849	463 079	39 770	22 875	-	22 875	-906	-352	-554	-7 932	-	-7 932	-	471 766	14 142
070	Of which SMEs	454 142	418 279	35 863	22 822	-	22 822	-755	-220	-535	-7 879	-	-7 879	-	427 481	14 141
080	Households	16 246	15 447	799	584	-	584	-79	-76	-3	-187	-	-187	-	14 411	397
090	Debt securities	57 575	56 849	726	2 712	-	2 712	-170	-139	-31	-2 712	-	-2 712	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	30 862	30 862	-	-	-	-	-9	-9	-	-	-	-	-	-	-
120	Credit institutions	5 584	5 584	-	-	-	-	-8	-8	-	-	-	-	-	-	-
130	Other financial corporations	792	792	-	1 767	-	1 767	-9	-9	-	-1 767	-	-1 767	-	-	-
140	Non-financial corporations	20 337	19 611	726	945	-	945	-144	-113	-31	-945	-	-945	-	-	-
150	Off-balance-sheet exposures	141 102	140 289	813	195	-	195	128	117	11	15	-	15		-	-
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-		-	-
170	General governments	-	-	-	-	-	-	-	-	-	-	-	-		-	-
180	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-		-	-
190	Other financial corporations	5 848	5 848	-	-	-	-	4	4	-	-	-	-		-	-
200	Non-financial corporations	133 877	133 076	801	193	-	193	110	100	10	14	-	14		-	-
210	Households	1 377	1 365	12	2	-	2	14	13	1	1	-	1		-	-
220	Total	1 180 863	1 138 755	42 108	26 859	-	26 859	-1 288	-689	-599	-11 248	-	-11 248	-	502 799	14 539

Template EU CQ1: Credit quality of forborne exposures.

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures			
Of which defaulted	Of which impaired		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures						
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	6 120	2 347	2 347	2 309	-21	-170	8 276	2 177
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-
050	Other financial corporations	-	-	-	-	-	-	-	-
060	Non-financial corporations	5 739	2 347	2 347	2 309	-21	-170	7 896	2 177
070	Households	381	-	-	-	-1	-	381	-
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	-	104	104	104	-	11	-	-
100	Total	6 120	2 451	2 451	2 413	-21	-159	8 276	2 177

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

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

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

		a	b	c	d	e	f	g
		Gross carrying/nominal amount				Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing		Of which subject to impairment				
					Of which defaulted			
010	On-balance-sheet exposures	638 513	26 664	26 664	638 513	-12 393		
020	LATVIA	396 315	6 066	6 066	396 315	-2 866		
030	Marshall Islands	66 994	9 365	9 365	66 994	-976		
070	Other countries	175 204	11 233	11 233	175 204	-8 551		
080	Off-balance-sheet exposures	141 297	195	195			143	
090	LATVIA	123 064	195	195			118	
140	Other countries	18 233	-	-			25	
150	Total	779 810	26 859	26 859	638 513	-12 393	143	

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

		a	b	c	d	e	f
			Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing	Of which defaulted			
010	Agriculture, forestry and fishing	40 466	1 652	1 652	40 466	-518	-
020	Mining and quarrying	-	-	-	-	-	-
030	Manufacturing	65 443	159	159	65 443	-212	-
040	Electricity, gas, steam and air conditioning supply	13 225	-	-	13 225	-12	-
050	Water supply	1 822	-	-	1 822	-2	-
060	Construction	8 362	106	106	8 362	-18	-
070	Wholesale and retail trade	78 601	4 763	4 763	78 601	-3 126	-
080	Transport and storage	126 320	9 365	9 365	126 320	-1 018	-
090	Accommodation and food service activities	8 909	-	-	8 909	-2	-
100	Information and communication	7	-	-	7	-	-
110	Financial and insurance activities	50	-	-	50	-	-
120	Real estate activities	167 456	-	-	167 456	-33	-
130	Professional, scientific and technical activities	8 922	2 655	2 655	8 922	-1 556	-
140	Administrative and support service activities	5 843	4 175	4 175	5 843	-2 341	-
150	Public administration and defense, compulsory social security	-	-	-	-	-	-
160	Education	205	-	-	205	-	-
170	Human health services and social work activities	93	-	-	93	-	-
180	Arts, entertainment and recreation	-	-	-	-	-	-
190	Other services	-	-	-	-	-	-
200	Total	525 724	22 875	22 875	525 724	-8 838	-

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

		a	b
		Gross carrying amount	Related net accumulated recoveries
010	Initial stock of non-performing loans and advances	24 829	
020	Inflows to non-performing portfolios	198	
030	Outflows from non-performing portfolios	-1 076	
040	Outflow to performing portfolio	-	
050	Outflow due to loan repayment, partial or total	-1 076	
060	Outflow due to collateral liquidations	-	-
070	Outflow due to taking possession of collateral	-	-
080	Outflow due to sale of instruments	-	-
090	Outflow due to risk transfers	-	-
100	Outflows due to write-offs	-	
110	Outflow due to other situations	-	
120	Outflow due to reclassification as held for sale	-	
130	Final stock of non-performing loans and advances	23 952	

Template EU CQ2: Quality of forbearance.

		a
		Gross carrying amount of forborne exposures
010	Loans and advances that have been forborne more than twice	1 542
020	Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	-

Template EU CQ6: Collateral valuation – loans and advances.

		a	b	c	d	e	f	g	h	i	j	k	l
Loans and advances													
		Performing			Non-performing								
				Of which past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days	Of which past due > 90 days ≤ 180 days	Of which: past due > 180 days ≤ 1 year	Of which: past due > 1 years ≤ 2 years	Of which: past due > 2 years ≤ 5 years	Of which: past due > 5 years ≤ 7 years	Of which: past due > 7 years
010	Gross carrying amount	578 226	554 274	15 444	23 952	18 260	5 692	60	823	2 942	1 850	17	-
020	Of which secured	550 451	527 183	15 437	23 268	17 759	5 509	53	784	2 881	1 791	-	-
030	Of which secured with immovable property	420 729	406 941	15 437	13 788	11 425	2 363	-	758	-	1 605	-	-
040	Of which instruments with LTV higher than 60% and lower or equal to 80%	111 552	100 386		11 166	9 561	1 605						
050	Of which instruments with LTV higher than 80% and lower or equal to 100%	8 769	8 769		-	-	-						
060	Of which instruments with LTV higher than 100%	10 492	10 492		-	-	-						
070	Accumulated impairment for secured assets	-8 896	-967	-2	-7 929	-4 897	-3 032	-53	-64	-1 894	-1 021	-	-
080	Collateral												
090	Of which value capped at the value of exposure	517 338	502 799	15 434	14 539	12 863	1 676	-	721	185	770	-	-
100	Of which immovable property	414 686	402 906	15 434	11 780	10 376	1 404	-	699	-	705	-	-
110	Of which value above the cap	878 360	833 530	33 750	44 830	41 206	3 624						
120	Of which immovable property	650 175	605 781	33 750	44 394	40 974	3 420						
130	Financial guarantees received	-	-	-	-	-	-	-	-	-	-	-	-
140	Accumulated partial write-off	-	-	-	-	-	-	-	-	-	-	-	-

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

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

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

EUR'000

Exposure classes		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	441 401		455 147	5 460	107	0%
2	Regional government or local authorities						
3	Public sector entities	5 071		5 133		1 045	20%
4	Multilateral development banks						
5	International organisations						
6	Institutions	19 353		19 353		4 465	23%
7	Corporates	270 542	94 966	260 482	68 241	294 401	90%
8	Retail	6 706	915	6 645	90	6 735	100%
9	Secured by mortgages on immovable property	315 939	45 091	312 251	44 338	261 043	73%
10	Exposures in default	15 431	180	15 431	111	21 166	136%
11	Exposures associated with particularly high risk						
12	Covered bonds						
13	Institutions and corporates with a short-term credit assessment						
14	Collective investment undertakings						
15	Equity	1 383		1 383		1 383	100%
16	Other items	15 052		15 052		13 044	87%
17	TOTAL	1 090 877	141 152	1 090 877	118 241	603 388	50%

Template EU CR5 – standardised approach.

EUR'000

Exposure classes		Risk weight																									Total	Of which unrated
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%	Other		
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	p	q
1	Central governments or central banks	459 542			1 066																						460 608	
2	Regional government or local authorities																											
3	Public sector entities					5 071					62																5 133	
4	Multilateral development banks																											
5	International organisations																											
6	Institutions					17 372					1 981																19 353	
7	Corporates					3 585					938			7 082			313 718			538	2 863						328 723	
8	Retail exposures					-											6 735										6 735	
9	Exposures secured by mortgages on immovable property					23 984	5 355	700		9 761		88 755				13 113	62 821		1 699		55 700					94 701	356 589	
10	Exposures in default																4 296				11 247						15 542	
11	Exposures associated with particularly high risk																											
12	Covered bonds																											
13	Exposures to institutions and corporates with a short-term credit assessment																											
14	Units or shares in collective investment undertakings																											
15	Equity exposures																1 383										1 383	
16	Other items	782				1 532											12 738										15 052	
17	TOTAL	460 325			1 066	51 544	5 355	700		9 761	2 981	88 755		7 082		13 113	401 690		1 699	538	69 809					94 701	1 209 118	

Template EU MR1 – Market risk under the standardised approach.

EUR'000

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

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

EUR'000

		a
		Applicable amount
1	Total assets as per published financial statements	1 091 863
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustment for eligible cash pooling transactions	
8	Adjustment for derivative financial instruments	
9	Adjustment for securities financing transactions (SFTs)	
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	181 308
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	
EU-11.a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	
ES-11.b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	
12	Other adjustments	-560
13	Total exposure measure	1 272 611

Template EU LR2 – LRCom: Leverage ratio common disclosure.

		EUR'000	CRR leverage ratio exposures	
			a	b
			T	T-1
On-balance sheet exposures (excluding derivatives and SFTs)				
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)		1 091 863	1 036 365
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)		-560	-1 483
7	Total on-balance sheet exposures (excluding derivatives and SFTs)		1 091 303	1 034 881
Derivative exposures				
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)			
EU-8.a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach			
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions			
EU-9.a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach			
ES-9.b	Exposure determined under Original Exposure Method			
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)			
EU-10.a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)			
ES-10.b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)			
11	Adjusted effective notional amount of written credit derivatives			
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)			
13	Total derivatives exposures			
Securities financing transaction (SFT) exposures				
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions			
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)			
16	Counterparty credit risk exposure for SFT assets			
EU-16.a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR			
17	Agent transaction exposures			
EU-17.a	(Exempted CCP leg of client-cleared SFT exposure)			
18	Total securities financing transaction exposures			
Other off-balance sheet exposures				
19	Off-balance sheet exposures at gross notional amount		141 296	121 393
20	(Adjustments for conversion to credit equivalent amounts)		39 868	-64 602
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)		144	121

22	Off-balance sheet exposures	181 308	56 913
Excluded exposures			
EU-22.a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)		
ES-22.b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))		
ES-22.c	(Excluded exposures of public development banks (or units) - Public sector investments)		
ES-22.d	(Excluded exposures of public development banks (or units) - Promotional loans)		
ES-22.e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
ES-22.f	(Excluded guaranteed parts of exposures arising from export credits)		
EU-22.g	(Excluded excess collateral deposited at triparty agents)		
ES-22.h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
ES-22.i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
ES-22.j	(Reduction of the exposure value of pre-financing or intermediate loans)		
ES-22.k	(Total exempted exposures)		
Capital and total exposure measure			
23	Tier 1 capital	91 740	82 182
24	Total exposure measure	1 272 611	1 091 794
Leverage ratio			
25	Leverage ratio (%)	7.2088%	7.5273%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	7.2088%	7.5273%
25.a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	7.2088%	7.5273%
26	Regulatory minimum leverage ratio requirement (%)	3.0000%	3.0000%
EU-26.a	Additional own funds requirements to address the risk of excessive leverage (%)	0.0000%	0.0000%
ES-26.b	of which: to be made up of CET1 capital	0.0000%	0.0000%
27	Leverage ratio buffer requirement (%)	0.0000%	0.0000%
EU-27.a	Overall leverage ratio requirement (%)	3.0000%	3.0000%
Choice on transitional arrangements and relevant exposures			
ES-27.b	Choice on transitional arrangements for the definition of the capital measure		
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable		
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1 272 611	1 091 794
30.a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1 272 611	1 091 794
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)	7.2088%	7.5273%
31.a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	7.2088%	7.5273%

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

EUR'000

		a
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	1 091 863
EU-2	Trading book exposures	-
EU-3	Banking book exposures, of which:	
EU-4	Covered bonds	
EU-5	Exposures treated as sovereigns	455 147
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	5 133
EU-7	Institutions	19 353
EU-8	Secured by mortgages of immovable properties	312 251
EU-9	Retail exposures	6 645
EU-10	Corporates	260 482
EU-11	Exposures in default	15 431
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	17 421

Template EU LIQ2: Net Stable Funding Ratio.

In accordance with Article 451a(3) CRR

		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
(in currency amount)		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	Available stable funding (ASF) Items					
1	Capital items and instruments	91 740	-	-	28 349	120 089
2	Own funds	91 740	-	-	28 349	120 089
3	Other capital instruments		-	-	-	-
4	Retail deposits		332 652	73 271	9 707	375 153
5	Stable deposits		2 317	-	-	2 202
6	Less stable deposits		330 334	73 271	9 707	372 951
7	Wholesale funding:		517 584	9 093	404	110 274
8	Operational deposits		45 077	-	-	17 073
9	Other wholesale funding		472 507	9 093	404	93 201
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	-	1 467	347	14 560	14 734
12	NSFR derivative liabilities	-				
13	All other liabilities and capital instruments not included in the above categories		1 467	347	14 560	14 734
14	Total available stable funding (ASF)					620 249
	Required stable funding (RSF) Items					
15	Total high-quality liquid assets (HQLA)					1 985
EU-15.a	Assets encumbered for a residual maturity of one year or more in a cover pool		-	-	-	-
16	Deposits held at other financial institutions for operational purposes		19 984	-	-	9 992
17	Performing loans and securities:		56 201	43 533	470 567	438 181
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		15 978	11 707	2 834	10 285
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		33 574	27 286	359 678	406 406
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	23 074	18 798
22	Performing residential mortgages, of which:		3 009	1 674	86 697	-

23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		-	-	5 846	-
24	<i>Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products</i>		3 639	2 866	21 358	21 489
25	Interdependent assets		-	-	-	-
26	Other assets:		37 072	-	23 380	38 445
27	<i>Physical traded commodities</i>				-	-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>				-	-
29	<i>NSFR derivative assets</i>		-			-
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>					-
31	<i>All other assets not included in the above categories</i>		37 072	-	23 380	38 445
32	Off-balance sheet items		32 292	14 093	94 911	7 907
33	Total RSF					496 510
34	Net Stable Funding Ratio (%)					124.9218%

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

		Unsecured carrying amount	Secured carrying amount			
				Of which secured by collateral	Of which secured by financial guarantees	
						Of which secured by credit derivatives
				a	b	c
1	Loans and advances	479 290	517 338	517 338	-	-
2	Debt securities	57 403	-	-	-	
3	Total	536 693	517 338	517 338	-	-
4	<i>Of which non-performing exposures</i>	893	14 539	14 539	-	-
EU-5	<i>Of which defaulted</i>	893	14 539			

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

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	<p>The Bank's Council has approved the Bank's Strategy for the next three years, including the core principles of sustainability and ESG risk strategies. Based on the business model and key types of financial services, the Bank and the Group have established a Sustainability and ESG Strategy, which includes short-term, medium-term, and long-term sustainability strategic goals, objectives, and key approaches to achieve them.</p> <p>The foundation of the Sustainability and ESG Strategy is the operation of the Bank and all commercial entities of the Group as sustainable, efficient, and socially responsible businesses with good corporate governance.</p> <p>In its strategy, based on the United Nations Sustainable Development Goals (SDGs), the Bank sets its sustainability objectives for investments and loan portfolios.</p> <p>The UN SDGs that the Bank has chosen as the foundation for its sustainable financing are as follows:</p> <ul style="list-style-type: none"> 7 - Ensure access to affordable, reliable, sustainable and modern energy for all; 8 - Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all; 9 - Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation; 10 - Reduce inequality within and among countries; 11 - Make cities and human settlements inclusive, safe, resilient and sustainable; 12 - Ensure sustainable consumption and production patterns; 13 - Take urgent action to combat climate change and its impacts; 14 - Conserve and sustainably use the oceans, seas and marine resources for sustainable development; 15 - Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss. <p>Based on the strategy approved by the Bank's Council, the Bank has incorporated specific measures into its internal regulations to ensure the achievement of the sustainability goals set out in the strategy, both directly and indirectly. Before making a decision on financing any new investment or loan project, the Bank evaluates the ESG risks and the project's alignment with the Bank's Strategy.</p>
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	
c)	Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities	
d)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks	
	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>Risk management is a set of measures designed to reduce the likelihood of the Bank and the Group incurring direct or indirect losses from its business activities, as well as to ensure the preservation of the Bank's and the Group's asset values. The organisational structure of risk management is designed to be transparent and appropriate to the size of the Bank and the Group, as well as the risks associated with their activities. The tasks of each organisational unit are defined in the Bank's organisational structure regulations or in separate regulations approved by the Bank's Board. The responsibilities, main tasks, and duties of the organisational units, decision-making bodies, employees, and members of the Board in the risk management processes are outlined in the Bank's regulatory documents.</p> <p>The Council is the Bank's supervisory body, representing the interests of the shareholders, overseeing the activities of the Board, approving the Bank's strategy, Risk Management Strategy and policies, and other relevant documents, and monitoring their implementation within the Bank and across the entire Group. The Council oversees how the Board implements the goals and objectives set out in the Bank's strategy, including monitoring how and to what extent sustainability and ESG risk management objectives are being achieved, regularly receiving reports and information. The Bank has established a Risk Committee, whose purpose is to advise the Council and provide support regarding the Bank's and the Group's current and future risk strategies, including changes to them, considering changes in the Bank's and the Group's operations and external factors, and to assist the Council in monitoring their implementation. The Bank's Board addresses all issues related to the Bank's operations, except those that fall under the competence of the shareholders' meeting and the Council, and regularly provides information to the Bank's Council and the Risk Committee regarding the Bank's and the Group's operations, including information on ESG risk management and the progress in achieving the goals set out in the Bank's Strategy.</p> <p>ESG risk management measures and the evaluation of ESG factors before making decisions on investments or granting new loans are outlined in the Bank's regulatory documents.</p> <p>The Financial Analysis and Financial Risk Management Department and the Chief Risk Officer regularly prepare information for the Council and the Board on ESG risk management.</p> <p>In its regulatory document, which defines the procedure for identifying positions that influence the risk profile and the individuals holding these positions within the Bank and the Group's commercial entities, the Bank has established the procedure and criteria for determining the variable portion of employee remuneration. This document also specifies the criteria for determining the variable portion of remuneration based on the achievement of goals set in the Bank's strategy and Credit Policy, related to environmental risk and the alignment of loan projects with environmentally sustainable goals.</p>
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	
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	
h)	Lines of reporting and frequency of reporting relating to environmental risk	
i)	Alignment of the remuneration policy with institution's environmental risk-related objectives	

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

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

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

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

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

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

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

	Sector/subsector	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Gross carrying amount (Mln EUR)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln EUR)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column l): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 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						
1	Exposures towards sectors that highly contribute to climate change*	530	35		40	19	-3	0	-3				420	107	0	2	4
2	A - Agriculture, forestry and fishing	40	0		12	2	0	0	0				25	16	0	0	5
3	B - Mining and quarrying	8	8		0	1	-1	0	-1				8	0	0	0	2
4	B.05 - Mining of coal and lignite																
5	B.06 - Extraction of crude petroleum and natural gas	7	7		0	0	0	0	0				7	0	0	0	2
6	B.07 - Mining of metal ores	1	1		0	1	-1	0	-1				1	0	0	0	
7	B.08 - Other mining and quarrying																
8	B.09 - Mining support service activities																
9	C - Manufacturing	69	0		6	0	0	0	0				58	12	0	0	3
10	C.10 - Manufacture of food products	23			0	0	0	0	0				17	6	0	0	4
11	C.11 - Manufacture of beverages	0			0	0	0	0	0				0	0	0	0	2
12	C.12 - Manufacture of tobacco products	0			0	0	0	0	0				0	0	0	0	
13	C.13 - Manufacture of textiles	1			0	0	0	0	0				0	0	0	0	5
14	C.14 - Manufacture of wearing apparel	0			0	0	0	0	0				0	0	0	0	6
15	C.15 - Manufacture of leather and related products	0			0	0	0	0	0				0	0	0	0	
16	C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	16			0	0	0	0	0				12	4	0	0	3
17	C.17 - Manufacture of pulp, paper and paperboard	0			0	0	0	0	0				0	0	0	0	1
18	C.18 - Printing and service activities related to printing	8			0	0	0	0	0				7	1	0	0	5
19	C.19 - Manufacture of coke oven products	0			0	0	0	0	0				0	0	0	0	
20	C.20 - Production of chemicals	1			0	0	0	0	0				1	0	0	0	3
21	C.21 - Manufacture of pharmaceutical preparations	0			0	0	0	0	0				0	0	0	0	
22	C.22 - Manufacture of rubber products	0			0	0	0	0	0				0	0	0	0	3
23	C.23 - Manufacture of other non-metallic mineral products	6			0	0	0	0	0				6	0	0	0	1
24	C.24 - Manufacture of basic metals	0			0	0	0	0	0				0	0	0	0	
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	12			6	0	0	0	0				12	0	0	0	2
26	C.26 - Manufacture of computer, electronic and optical products	0			0	0	0	0	0				0	0	0	0	
27	C.27 - Manufacture of electrical equipment	0			0	0	0	0	0				0	0	0	0	
28	C.28 - Manufacture of machinery and equipment n.e.c.	0			0	0	0	0	0				0	0	0	0	2
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	1			0	0	0	0	0				1	0	0	0	2
30	C.30 - Manufacture of other transport equipment	0			0	0	0	0	0				0	0	0	0	
31	C.31 - Manufacture of furniture	0			0	0	0	0	0				0	0	0	0	2
32	C.32 - Other manufacturing	0			0	0	0	0	0				0	0	0	0	
33	C.33 - Repair and installation of machinery and equipment	0			0	0	0	0	0				0	0	0	0	
34	D - Electricity, gas, steam and air conditioning supply	13	13		0	0	0	0	0				13	0	0	0	3
35	D35.1 - Electric power generation, transmission and distribution	0			0	0	0	0	0				0	0	0	0	
36	D35.11 - Production of electricity	13	13		0	0	0	0	0				13	0	0	0	3
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains						0						0	0	0	0	
38	D35.3 - Steam and air conditioning supply						0						0	0	0	0	
39	E - Water supply; sewerage, waste management and remediation activities	3	0		0	0	0	0	0				2	0	0	0	2
40	F - Construction	9	0		0	0	0	0	0				9	0	0	0	2
41	F.41 - Construction of buildings	8			0	0	0	0	0				8	0	0	0	2
42	F.42 - Civil engineering	1			0	0	0	0	0				1	0	0	0	
43	F.43 - Specialised construction activities	0			0	0	0	0	0				0	0	0	0	
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	81	14		0	5	0	0	0				77	3	0	0	2
45	H - Transportation and storage	128	0		20	9	0	0	0				70	58	0	0	4
46	H.49 - Land transport and transport via pipelines	4			4	0	0	0	0				0	4	0	0	6
47	H.50 - Water transport	79			15	0	0	0	0				54	25	0	0	4
48	H.51 - Air transport	0			0	0	0	0	0				0	0	0	0	
49	H.52 - Warehousing and support activities for transportation	44			1	9	0	0	0				15	29	0	0	5
50	H.53 - Postal and courier activities	0			0	0	0	0	0				0	0	0	0	
51	I - Accommodation and food service activities	9	0		0	0	0	0	0				9	0	0	0	3
52	L - Real estate activities	170	0		2	2	-2	0	-2				150	18	0	2	4
53	Exposures towards sectors other than those that highly contribute to climate change*	56	6		0	7	0	0	0				54	2	0	0	2
54	K - Financial and insurance activities	4	0		0	0	0	0	0				4	0	0	0	2
55	Exposures to other sectors (NACE codes J, M - U)	52	6		0	7	0	0	0				50	2	0	0	2
56	TOTAL	586	41		40	26	-3	0	-3				474	110	0	2	3

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

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

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
Counterparty sector			Total gross carrying amount amount (in MEUR)														
			Level of energy efficiency (EP score in kWh/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		
1	Total EU area	247	40	55	6	0	0	0	25	40	16	4	17	0	0	144	0
2	Of which Loans collateralised by commercial immovable property	170	35	44	6	0	0	0	21	29	16	1	17	0	0	85	
3	Of which Loans collateralised by residential immovable property	76	6	12	0	0	0	0	3	11	0	3	0	0	0	59	
4	Of which Collateral obtained by taking possession: residential and commercial immovable properties																
5	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated																
6	Total non-EU area	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	Of which Loans collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8	Of which Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9	Of which Collateral obtained by taking possession: residential and commercial immovable properties																
10	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated																

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

Banking book – Climate change transition risk: Alignment metrics.

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

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

* List of NACE sectors to be considered

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

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

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

	a	b	c	d	e
	Gross carrying amount (aggregate)	Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)*	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of top 20 polluting firms included
1	940 249.44	0.16%	0	3.66	1

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

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

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	Variable: Geographical area subject to climate change physical risk - acute and chronic events		Gross carrying amount (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	n/a													
2	B - Mining and quarrying	n/a													
3	C - Manufacturing	n/a													
4	D - Electricity, gas, steam and air conditioning supply	n/a													
5	E - Water supply; sewerage, waste management and remediation activities	n/a													
6	F - Construction	n/a													
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	n/a													
8	H - Transportation and storage	n/a													
9	L - Real estate activities	n/a													
10	Loans collateralised by residential immovable property	n/a													
11	Loans collateralised by commercial immovable property	n/a													
12	Reposessed colaterals	n/a													
13	Other relevant sectors (breakdown below where relevant)	n/a													