



BluOr Bank AS
II Quarter
2023 Interim Report
(translated from Latvian)

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Background

BluOr Bank AS (hereinafter referred to as BluOr Bank or the Bank) is a credit institution supervised by Latvijas Banka (Kr.Valdemāra str. 2A, Riga, LV-1050, Latvia). It was registered on June 22, 2001, with registration number 40003551060.

The registered office of the Bank is at Smilšu iela 6, Rīga, LV-1050, Latvia.

BluOr Bank operates in accordance with the applicable legislation of the Republic of Latvia and the issued license for the operation of a credit institution (License Register of Latvijas Banka No. 06.01.05.002/543).

The Bank's shareholders are legal and natural persons of Latvia. The Bank was founded in Latvia, and is also an international European financial institution. BluOr Bank provides financial services to individuals and legal entities in Latvia, the Baltic States and European countries.

The Bank's financial statements for the twelve months of the year 2022 are prepared in accordance with the International Financial

Reporting Standards approved by the European Union, based on the principle of a going concern. The Group's financial statements for the twelve months of the year 2021 are prepared in accordance with the laws and regulations of the Republic of Latvia. The financial reports were audited by PricewaterhouseCoopers SIA, registration No. 40003142793, legal address: Kr.Valdemāra str. 21, Riga, LV-1010, Latvia.

The Quarterly Report is prepared in accordance with the Financial and Capital Market Commission regulations from 01 December 2020 No. 231 Regulations for the Preparation of Public Quarterly Reports for Credit Institutions and the goal of the Quarterly Report is to provide information on the Bank's financial position and operating results.

Amounts in financial statements are indicated in thousands of euros (EUR '000), unless specified otherwise.

Share capital of the Bank

The shareholder of BluOr Bank is joint stock company "BBG", holding 100% of the Bank's voting shares.

The share capital of BluOr Bank is EUR 44,493,513.40.

The Bank's share capital is composed of 31,781,081 shares.

The nominal value per share is EUR 1.4.

The Council

30 June 2023

| Name and surname | Position | Effective date of appointment |
|--------------------|--------------------------------|-------------------------------|
| Aleksandrs Peškovs | Chairman of the Council | 22.06.2001 |
| Sergejs Peškovs | Member of the Council | 22.06.2001 |
| | Deputy Chairman of the Council | 25.07.2002 |
| Andrejs Kočetskovs | Member of the Council | 22.06.2001 |
| Natalja Zolova | Member of the Council | 25.08.2022 |

The Board

30 June 2023

| Name and surname | Position | Effective date of appointment |
|-------------------|------------------------------|-------------------------------|
| Dmitrijs Latiševs | Member of the Board | 01.07.2002 |
| | Deputy Chairman of the Board | 25.04.2003 |
| | Chairman of the Board | 27.04.2011 |
| Inga Preimane | Member of the Board | 11.01.2016 |
| Igors Petrovs | Member of the Board | 31.05.2018 |
| Dmitrijs Feldmans | Member of the Board | 13.06.2019 |
| Vadims Morozs | Member of the Board | 12.08.2019 |

Strategy and mission

BluOr Bank is a modern and technological bank founded in Latvia in 2001, and it provides financial, lending, deposits and investment services for private clients and corporate companies. The Bank provides significant share of financial support to small and medium-sized enterprises in Latvia. BluOr Bank ranks among the 6 largest banks in Latvia. Similarly to the previous year, in 2023, Latvijas Banka has classified BluOr Bank among other systematically important institutions. The Bank provides its services in Latvia, the Baltic States and European countries.

As a priority, the Bank develops lines of business that help to improve its current business module and core competencies, allowing it to leverage its strengths on highly competitive markets while taking on acceptable levels of risk.

The long-term business priorities of BluOr Bank are following: corporate customer service, financing of small and medium-sized enterprises in Latvia, as well as providing other financial services to clients.

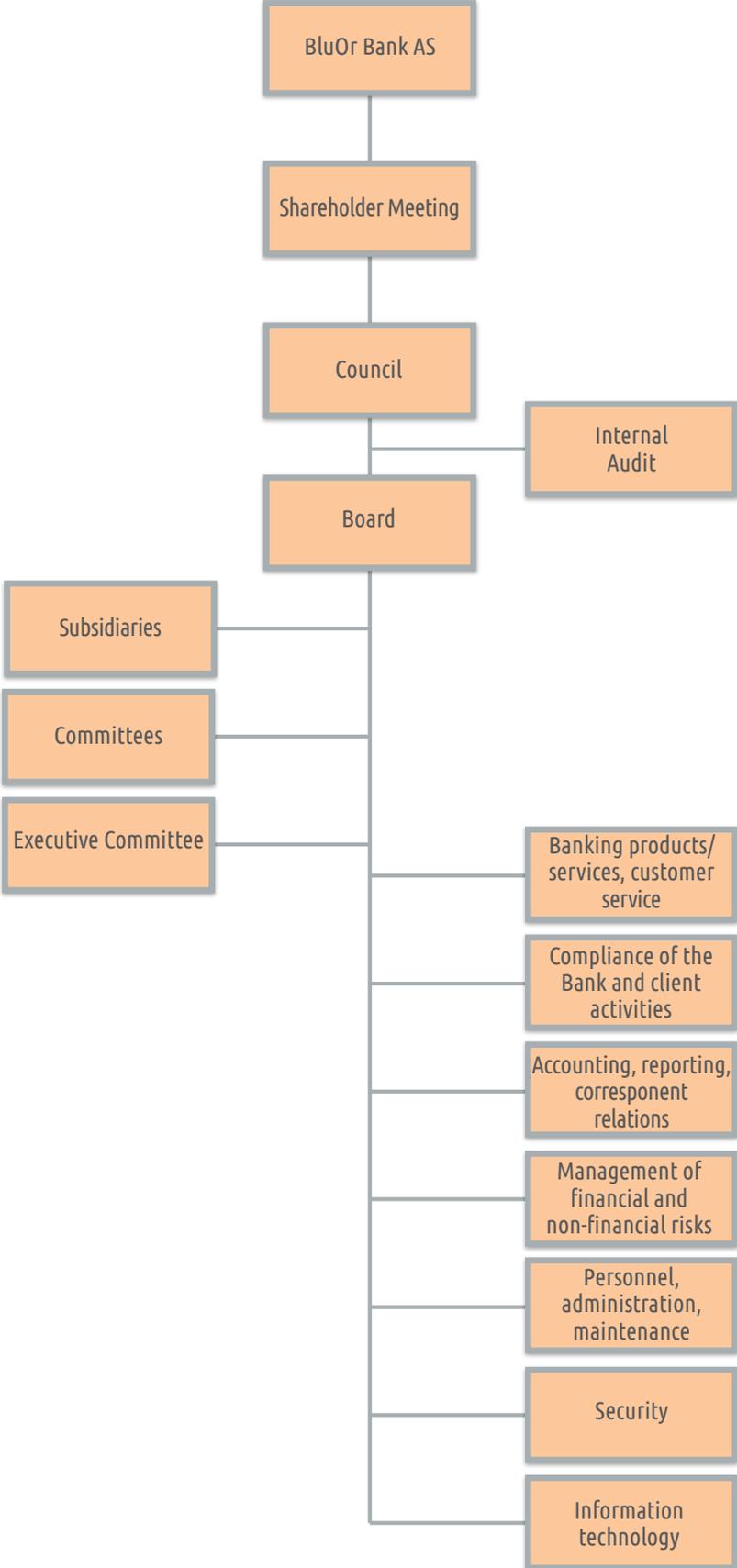
The target client base of the Bank is aligned to its key development goals:

- Private individuals and entrepreneurs requiring financial services;
- Companies engaged in international trade, transport, logistics, manufacturing, agriculture and industry;
- Small and medium-sized entities.

In realizing its activities, the Bank follows a customer-oriented approach, by providing fast, efficient and safe financial solutions and at the same time creating sustainable relationship.

No significant changes in management of risks of BluOr Bank were observed during the reporting period. Information on risk management is available in the [Bank's Annual Reports](#) and the [Capital Adequacy Assessment Report](#) on the Bank's website.

Structure of the Bank



Consolidated group companies

| No. | Name of a commercial entity | Registration No. | Registration location code | Registration address | Type of activities* | Interest in share capital / voting shares of the commercial entity (%) | Basis for inclusion in the group** |
|-----|-----------------------------|------------------|----------------------------|--|---------------------|--|------------------------------------|
| 1. | "BBG" AS | 40003234829 | LV | Smilšu iela 6, Rīga, LV-1050, Latvija | JFPS | | MT |
| 2. | Thormano Limited | HE 416193 | CY | Tenarou, 4a, Agios Dometios, 2360, Nicosia, Cyprus | PLS | 100% | MTM |
| 3. | BluOr Bank AS | 40003551060 | LV | Smilšu iela 6, Rīga, LV-1050, Latvija | BNK | 100% | MTM |
| 4. | SIA "BluOr International" | 40003444941 | LV | Smilšu iela 6, Rīga, LV-1050, Latvija | PLS | 100% | MS |
| 5. | SIA „CityCap Service” | 40003816087 | LV | Kr. Valdemara 149, Rīga, LV-1013, Latvija | PLS | 100% | MS |
| 6. | SIA „ZapDvina Development” | 40003716809 | LV | Kr. Valdemara 149, Rīga, LV-1013, Latvija | PLS | 100% | MS |
| 7. | Kamaly Development EOOD | № 147093418 | BG | Etiera k-s ½B – 18, Sveti Vlas, Burgas obl., Nesebier 8256, Bulgaria | PLS | 100% | MMS |
| 8. | Darziems Entity SIA | 40103492740 | LV | Kr. Valdemāra 149-405, Rīga, LV-1013, Latvija | PLS | 100% | MS |
| 9. | Mazirbe Estate SIA | 40103492721 | LV | Kr. Valdemāra 149-405, Rīga, LV-1013, Latvija | PLS | 100% | MS |
| 10. | Lielie Zaķi SIA | 40103493765 | LV | Kr. Valdemāra 149-405, Rīga, LV-1013, Latvija | PLS | 100% | MS |
| 11. | Pulkarne Entity SIA | 40103481018 | LV | Kr. Valdemāra 149-405, Rīga, LV-1013, Latvija | PLS | 100% | MS |
| 12. | Pils Pakalpojumi AS | 40103170308 | LV | Smilšu iela 6, Rīga LV-1050, Latvija | PLS | 100% | MS |
| 13. | Foxtran Management Ltd. | № 113,276 | BZ | Suite 102, Ground Floor, Blake Building, Corner Eyre & Huston Streets, Belize City, Belize | PLS | 100% | MMS |
| 14. | Kamaly Development UAB | №300558022 | LT | Klaipėdos m. sav. Klaipėdos m., Karklu g. 12, Lithuania | PLS | 100% | MS |
| 15. | Jēkaba 2 SIA | № 40103293621 | LV | Jēkaba 2, Rīga, LV-1050, Latvija | PLS | 100% | MS |

* BNK – credit institution, ENI – electronic money institution, IBS – investment broker company, IPS – investment management company, PFO – pension fund, LIZ – leasing company, CFI – other financial institution, PLS – auxiliary service company, FPS – financial holding company, JFPS – mixed financial holding company.

** MS – subsidiary company; MMS – subsidiary of the subsidiary company; MT – parent company, MTM – subsidiary of the parent company, CT – other entity.

Risk management

In its activities, BluOr Bank attaches great importance to the identification and management of risks. At least once a year, as part of the capital adequacy assessment process, the Bank identifies the risks relevant to its activities. The Bank considers the following risks as risks that may be significant for its activities:

- Credit risk, including concentration risk and country risk
- Market risk (securities price risk, interest rate risk, foreign exchange risk)
- Liquidity risk
- Operational risk
- IT risk
- Operational compliance risk, including money laundering, terrorism and proliferation financing risk and sanctions risk
- CVA (Credit Valuation Adjustment) risk
- Reputation risk, strategy risk, including business model risk
- Risk of excessive leverage
- Model risk
- Residual risk

The Bank's approach to risk management is set out in the risk management strategies and policies approved by and supervised by the Council of the Bank. Risk management strategies and policies determine the qualitative and quantitative criteria for identifying risks related to the Bank's activities, elements of risk management and control, including the procedures for making decisions on exposures, limits and other measures to limit and minimise risks, as well as define the responsibilities of the structural units responsible for monitoring risk transactions. The Board of the Bank is responsible for establishing, implementing, managing and improving internal control in the course of implementing the risk management strategies and policies set by the Bank's Council.

The Bank has appointed an employee responsible for risk management – Chief Risk Officer, who is responsible for performing the risk control function in the institution, supervises the risk management system and coordinates all the Bank's departments that are involved in risk management. The following internal control structures of the Bank monitor the implementation of strategies and policies:

- Internal Audit Service
- Financial Analysis and Financial Risk Management Department
- Operational Risk Management Department
- Client Activity Compliance Department
- Compliance Control Department
- Banking Operations Accounting, Control and Reporting Department

During the reporting period, BluOr Bank had no significant changes in risk management. Information on risk management and control measures can be found in the Bank's annual reports and disclosure statements on the Bank's website.

Statement of profit and loss and other comprehensive income

EUR'000

| No. | Item | Credit institution in the reporting period 30.06.2023 Non-audited | Consolidated group in the reporting period 30.06.2023 Non-audited | Credit institution in the corresponding period of the previous reporting year 30.06.2022 Non-audited | Consolidated group in the corresponding period of the previous reporting year 30.06.2022 Non-audited |
|-----------|--|--|--|---|---|
| 1 | Interest income | 15 536 | 15 487 | 11 067 | 11 012 |
| 2 | Interest expenses (-) | -4 478 | -4 321 | -3 168 | -3 003 |
| 3 | Dividend income | 18 | 18 | 19 | 19 |
| 4 | Fee and commission income | 6 002 | 6 001 | 3 524 | 3 522 |
| 5 | Fee and commission expenses (-) | -869 | -869 | -1 006 | -1 007 |
| 6 | Net profit/loss from derecognition of financial assets and financial liabilities not measured at fair value through profit or loss (+/-) | -247 | -247 | -222 | -222 |
| 7 | Net profit/loss from financial assets and financial liabilities measured at fair value through profit or loss (+/-) | -90 | -90 | -191 | -191 |
| 8 | Net profit/loss from risk mitigation accounting (+/-) | - | - | - | - |
| 9 | Net profit/loss from difference in foreign currency rates (+/-) | 31 | 31 | 249 | 249 |
| 10 | Net profit/loss from derecognition of non-financial assets (+/-) | - | - | - | - |
| 11 | Other income | 886 | 991 | 312 | 367 |
| 12 | Other expenses (-) | -1 047 | -1 048 | -865 | -865 |
| 13 | Administrative expenses (-) | -6 151 | -6 440 | -5 639 | -5 925 |
| 14 | Depreciation (-) | -579 | -691 | -633 | -784 |
| 15 | Profit or loss recognised as the result of changes to contractual cash flows of the financial asset (+/-) | - | - | - | - |
| 16 | Provisions or reversal of provisions (-/+) | -393 | -393 | -22 | -22 |
| 17 | Impairment or reversal of impairment (-/+) | -706 | -704 | 686 | 642 |
| 18 | Negative goodwill recognised in profit or loss | - | - | - | - |
| 19 | Profit/loss from investment in subsidiaries, associate and joint ventures, recognised using the equity method (+/-) | - | - | - | - |
| 20 | Profit/loss from non-current assets and disposal groups classified as held for sale (+/-) | - | - | - | - |
| 21 | Profit/loss before corporate income tax (+/-) | 7 913 | 7 725 | 4 111 | 3 792 |
| 22 | Corporate income tax | -278 | -278 | -5 | -5 |
| 23 | Profit/loss for reporting period (+/-) | 7 635 | 7 447 | 4 106 | 3 787 |
| 24 | Other comprehensive income for reporting period (+/-)* | 204 | 204 | -1 455 | -1 416 |

* Reflects changes in fair value of securities (fair value revaluation reserve).

Balance overview

EUR'000

| No. | Item | Credit institution in the reporting period 30.06.2023 Non-audited | Consolidated group in the reporting period 30.06.2023 Non-audited | Credit institution in the previous reporting year 31.12.2022 Audited | Consolidated group in the previous reporting year 31.12.2022 Non-audited |
|-----------|---|---|---|--|--|
| 1 | Cash and on-demand claims on central banks | 136 867 | 136 867 | 120 527 | 120 527 |
| 2 | On-demand claims on credit institutions | 23 623 | 23 634 | 25 292 | 25 306 |
| 3 | Financial assets measured at fair value through profit or loss | 365 | 365 | 322 | 322 |
| 3.1. | Incl. loans | - | - | - | - |
| 4 | Financial assets measured at fair value through other comprehensive income | 34 606 | 34 606 | 25 989 | 25 989 |
| 5 | Financial assets measured at amortised cost | 443 653 | 448 666 | 444 969 | 450 821 |
| 5.1. | Incl. loans | 317 350 | 326 865 | 308 310 | 318 697 |
| 6 | Derivatives – hedge accounting | - | - | - | - |
| 7 | Fair value changes of the hedged items in portfolio hedge of interest rate risk | - | - | - | - |
| 8 | Investment in subsidiaries, associate and joint ventures | 30 266 | 827 | 30 266 | 827 |
| 9 | Tangible assets | 14 544 | 25 330 | 14 975 | 25 773 |
| 10 | Intangible assets | 228 | 1 407 | 256 | 1 432 |
| 11 | Tax assets | 5 | 6 | 3 | 4 |
| 12 | Other assets | 13 112 | 13 171 | 11 713 | 11 797 |
| 13 | Non-current assets and disposal groups classified as held for sale | 11 150 | 11 150 | 11 150 | 11 150 |
| 14 | Total assets (1+....+13) | 708 419 | 696 029 | 685 462 | 673 948 |
| 15 | Liabilities to central banks | - | - | - | - |
| 16 | Liabilities on-demand to credit institutions | 3 487 | 3 487 | 6 623 | 6 623 |
| 17 | Financial liabilities measured at fair value through profit or loss | 2 | 2 | - | - |
| 17.1. | Incl. deposits | - | - | - | - |
| 18 | Financial liabilities measured at amortised cost | 605 045 | 597 041 | 583 712 | 581 602 |
| 18.1. | Incl. deposits | 598 986 | 590 982 | 577 708 | 575 597 |
| 19 | Derivatives – hedge accounting | - | - | - | - |
| 20 | Fair value changes of the hedged items in portfolio hedge of interest rate risk | - | - | - | - |
| 21 | Provisions | 523 | 523 | 130 | 129 |
| 22 | Tax liabilities | - | - | - | - |
| 23 | Other liabilities | 16 172 | 6 007 | 14 647 | 4 267 |
| 24 | Liabilities in disposal groups classified as held for sale | - | - | - | - |
| 25 | Total liabilities (15+...+24) | 625 229 | 607 060 | 605 112 | 592 621 |
| 26 | Capital and reserves | 83 190 | 88 969 | 80 350 | 81 327 |
| 27 | Total capital and reserves and liabilities (25+26) | 708 419 | 696 029 | 685 462 | 673 948 |
| 28 | Off-balance items | 59 507 | 59 504 | 59 127 | 59 124 |
| 29 | Potential liabilities | 3 196 | 3 196 | 2 367 | 2 367 |
| 30 | Off-balance liabilities to clients | 56 311 | 56 308 | 56 760 | 56 757 |

I. Equity and capital adequacy calculation overview

EUR'000

| No. | Item | At an individual level in the reporting period | At a consolidated group or sub-consolidated level in the reporting period |
|-----------|--|--|---|
| 1 | Equity (1.1.+1.2.) | 82 895 | 82 684 |
| 1.1. | Tier 1 capital (1.1.1.+1.1.2.) | 76 023 | 75 812 |
| 1.1.1. | Common Equity Tier 1 | 74 923 | 74 712 |
| 1.1.2. | Additional Tier 1 | 1 100 | 1 100 |
| 1.2. | Tier 2 capital | 6 872 | 6 872 |
| 2. | Total risk exposure amount | 482 595 | 467 504 |
| 2.1. | Risk-weighted exposure amount for credit risk, counterparty credit risk, dilution risk and free deliveries | 436 994 | 421 904 |
| 2.2. | Total risk exposure amount for settlement/delivery risks | - | - |
| 2.3. | Total risk exposure amount for position, foreign exchange and commodity risks | - | - |
| 2.4. | Total risk exposure amount for operational risks | 45 555 | 45 554 |
| 2.5. | Total risk exposure amount for credit valuation adjustment | 46 | 46 |
| 2.6. | Total risk exposure amount related to large exposures in the trading portfolio | - | - |
| 2.7. | Other risk exposure amounts | - | - |
| 3. | Capital ratios and capital tiers | | |
| 3.1. | Common Equity Tier 1 capital ratio (1.1.1./2.*100) | 15.52% | 15.98% |
| 3.2. | Common Equity Tier 1 surplus (+)/ deficit (-) (1.1.1.-2.*4.5%) | 53 206 | 53 674 |
| 3.3. | Tier 1 capital ratio (1.1./2.*100) | 15.75% | 16.22% |
| 3.4. | Tier 1 capital surplus (+)/ deficit (-) (1.1.-2.*6%) | 47 067 | 47 761 |
| 3.5. | Total capital ratio (1./2.*100) | 17.18% | 17.69% |
| 3.6. | Total capital surplus (+)/ deficit (-) (1.-2.*8%) | 44 287 | 45 283 |
| 4. | Total capital reserve requirement (4.1.+4.2.+4.3.+4.4.+4.5.+4.6.) | 13 802 | 13 512 |
| 4.1. | Capital preservation reserve | 12 065 | 11 688 |
| 4.2. | Preservation reserve due to macro-prudential or systemic risk identified at the level of a member state | - | - |
| 4.3. | Institution-specific countercyclical capital reserve | 531 | 655 |
| 4.4. | Systemic risk capital reserve | - | - |
| 4.5. | Other systemically important institution's capital reserve | 1 206 | 1 169 |
| 5. | Capital ratios with adjustments | | |
| 5.1. | Asset value adjustment amount applied for prudential purposes | - | - |
| 5.2. | Common Equity Tier 1 capital ratio with an adjustment amount specified in row 5.1. | 15.52% | 15.98% |
| 5.3. | Tier 1 capital ratio with an adjustment amount specified in row 5.1. | 15.75% | 16.22% |
| 5.4. | Total capital ratio with an adjustment amount specified in row 5.1. | 17.18% | 17.69% |

II. Information on equity and capital adequacy indicators if the credit institution applies the transitional period for mitigating the impact of IFRS 9 on own funds

EUR'000

| No. | Item | At an individual level in the reporting period | At a consolidated group or sub-consolidated level in the reporting period |
|---------|--|--|---|
| 1.A | Equity as if IFRS 9 transitional arrangements were not applied | 82 895 | 82 684 |
| 1.1.A | Tier 1 capital as if IFRS 9 transitional arrangements were not applied | 76 023 | 75 812 |
| 1.1.1.A | Common Equity Tier 1 as if IFRS 9 transitional arrangements were not applied | 74 923 | 74 712 |
| 2.A | Total risk exposure amount as if IFRS 9 transitional arrangements were not applied | 482 595 | 467 504 |
| 3.1.A | Common Equity Tier 1 capital ratio as if IFRS 9 transitional arrangements were not applied | 15.52% | 15.98% |
| 3.3.A | Tier 1 capital ratio as if IFRS 9 transitional arrangements were not applied | 15.75% | 16.22% |
| 3.5.A | Total capital ratio as if IFRS 9 transitional arrangements were not applied | 17.18% | 17.69% |

III. Information on the equity and capital adequacy ratios where a credit institution applies a temporary regime for the treatment of unrealized profits or losses on financial assets measured at fair value presented with other comprehensive income in accordance with Article 468 of Regulation No 575/2013

The Bank chooses not to apply the temporary regime provided for in Article 468 of the Regulation (EU) No 575/2013.

Liquidity coverage ratio

EUR'000

| No. | Item | At an individual level in the reporting period | At a consolidated group or sub-consolidated level in the reporting period |
|------------|------------------------------|---|--|
| 1 | Liquidity reserve | 236 249 | 236 249 |
| 2 | Net cash outflows | 138 219 | 131 512 |
| 3 | Liquidity coverage ratio (%) | 171% | 180% |

Expected credit losses for financial instruments

EUR'000

| | Stage 1 | Stage 2 | Stage 3 | Total |
|--|------------|------------|--------------|--------------|
| Financial assets measured at fair value through other comprehensive income | 54 | - | - | 54 |
| Financial assets measured at amortised cost | 644 | 445 | 5 103 | 6 192 |
| Potential liabilities | - | - | 38 | 38 |
| Off-balance liabilities to clients | 109 | 1 | 374 | 484 |
| Total | 807 | 446 | 5 515 | 6 768 |

Performance indicators of the credit institution

| Item | Credit institution in the reporting period 30.06.2023 | Consolidated group in the reporting period 30.06.2023 | Credit institution in the corresponding period of the previous reporting year 30.06.2022 | Consolidated group in the corresponding period of the previous reporting year 30.06.2022 |
|----------------------------|---|---|--|--|
| Return on equity (ROE) (%) | 18.23% | 17.27% | 10.42% | 9.30% |
| Return on assets (ROA) (%) | 2.18% | 2.16% | 1.00% | 0.95% |

Security investments

EUR'000

| Issuer's country* | Value | Coupon | Provisions | Sum | Market value of financial instruments measured at amortised cost, without a coupon |
|----------------------------------|----------------|--------------|---------------|----------------|--|
| Lithuania | 83 752 | 143 | -24 | 83 871 | 66 247 |
| <i>incl. central governments</i> | <i>81 638</i> | <i>136</i> | <i>-18</i> | <i>81 756</i> | <i>64 529</i> |
| Germany | 10 967 | 228 | - | 11 195 | 969 |
| <i>incl. central governments</i> | <i>-</i> | <i>-</i> | <i>-</i> | <i>-</i> | <i>-</i> |
| Norway | 10 112 | 25 | -3 | 10 134 | 9 459 |
| <i>incl. central governments</i> | <i>-</i> | <i>-</i> | <i>-</i> | <i>-</i> | <i>-</i> |
| Latvia | 9 430 | 173 | -182 | 9 421 | 7 136 |
| <i>incl. central governments</i> | <i>1 032</i> | <i>-</i> | <i>-</i> | <i>1 032</i> | <i>968</i> |
| Other countries | 47 886 | 653 | -1 899 | 46 640 | 35 866 |
| <i>incl. central governments</i> | <i>6 142</i> | <i>47</i> | <i>-13</i> | <i>6 176</i> | <i>5 800</i> |
| TOTAL | 162 147 | 1 222 | -2 108 | 161 261 | 119 677 |

* Investments in securities by country (exceeding 10% of equity).

Template EU CC1 – Composition of regulatory own funds.

EUR'000

| | | a) | b) |
|--|---|---------|--|
| | | Amounts | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation |
| Common Equity Tier 1 (CET1) capital: instruments and reserves | | | |
| 1 | Capital instruments and the related share premium accounts | 49 943 | |
| | of which: Instrument type 1 | 49 943 | |
| | of which: Instrument type 2 | - | |
| | of which: Instrument type 3 | - | |
| 2 | Retained earnings | 28 495 | |
| 3 | Accumulated other comprehensive income (and other reserves) | -1 915 | |
| 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 | 76 523 | |
| Common Equity Tier 1 (CET1) capital: regulatory adjustments | | | |
| 7 | Additional value adjustments (negative amount) | -35 | |
| 8 | Intangible assets (net of related tax liability) (negative amount) | -1407 | |
| 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 | -369 | |
| 28 | Total regulatory adjustments to Common Equity Tier 1 (CET1) | -1 812 | |
| 29 | Common Equity Tier 1 (CET1) capital | 74 711 | |
| Additional Tier 1 (AT1) capital: instruments | | | |
| 30 | Capital instruments and the related share premium accounts | 1 100 | |
| 31 | of which: classified as equity under applicable accounting standards | - | |
| 32 | of which: classified as liabilities under applicable accounting standards | 1 100 | |
| 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 | 1 100 | |

| 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 | 1 100 | |
| 45 | Tier 1 capital (T1 = CET1 + AT1) | 75 811 | |
| Tier 2 (T2) capital: instruments | | | |
| 46 | Capital instruments and the related share premium accounts | 6 872 | |
| 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 | 6 872 | |
| 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 | 6 872 | |
| 59 | Total capital (TC = T1 + T2) | 82 684 | |
| 60 | Total Risk exposure amount | 467 504 | |
| Capital ratios and requirements including buffers | | | |
| 61 | Common Equity Tier 1 capital | 15.98% | |
| 62 | Tier 1 capital | 16.22% | |
| 63 | Total capital | 17.69% | |
| 64 | Institution CET1 overall capital requirements | 8.85% | |
| 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 | 1.46% | |
| 68 | Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements | 7.09% | |
| 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 | 136 867 | |
| 2 | On-demand claims on credit institutions | 23 634 | |
| 3 | Financial assets measured at fair value through profit or loss | 365 | |
| 4 | Financial assets measured at fair value through other comprehensive income | 34 606 | |
| 5 | Financial assets measured at amortised cost | 448 666 | |
| 6 | Investment in subsidiaries, associate and joint ventures | 827 | |
| 7 | Tangible assets | 25 330 | |
| 8 | Intangible assets | 1 407 | Row 8 in the EU CC1 templ. |
| 9 | Tax assets | 6 | |
| 10 | Other assets | 13 171 | |
| | Total assets | 684 879 | |
| 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 | |
| 2 | Financial liabilities measured at amortised cost | 600 529 | |
| | of which: deposits | 594 470 | Partially line 46 in the EU CC1 template |
| | of which: debt securities issued | 6 059 | Partially line 30 in the EU CC1 template |
| 3 | Provisions | 523 | |
| 4 | Tax liabilities | - | |
| 5 | Other liabilities | 6 007 | |
| | Total liabilities | 607 060 | |
| 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 | 7 447 | Partially line 2 in the EU CC1 template |
| 3 | Retained earnings | 33 495 | Row 2 in the EU CC1 temp. |
| 4 | Other reserves | 24 | Row 3 in the EU CC1 templ. |
| 5 | Changes in fair value of equity instruments measured at fair value through other comprehensive income | -340 | Partially line 3 in the EU CC1 template |
| 6 | Fair value changes of debt instruments measured at fair value through other comprehensive income | -1 599 | Partially line 3 in the EU CC1 template |
| | Fair value changes of debt instruments measured at fair value through other comprehensive income | 88 969 | |

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

EUR'000

| 010 | Breakdown by country: | 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 | | | | | | |
| 1 | ANTIGUA AND BARBUDA | 18 829 | | - | | | 18 829 | 1 245 | | - | | | 1 245 | 15 566 | 3.7993% | 0.0000% | |
| 2 | ARMENIA | 793 | | - | | | 793 | 64 | | - | | | 64 | 804 | 0.1963% | 0.0000% | |
| 3 | ARGENTINA | 740 | | - | | | 740 | 89 | | - | | | 89 | 1 110 | 0.2708% | 0.0000% | |
| 4 | AUSTRALIA | 1 | | - | | | 1 | - | | - | | | - | 1 | 0.0003% | 1.0000% | |
| 5 | AZERBAIJAN | 339 | | - | | | 339 | 27 | | - | | | 27 | 339 | 0.0828% | 0.0000% | |
| 6 | BELGIUM | 3 917 | | - | | | 3 917 | 376 | | - | | | 376 | 4 694 | 1.1458% | 0.0000% | |
| 7 | BRAZIL | 450 | | - | | | 450 | 36 | | - | | | 36 | 450 | 0.1098% | 0.0000% | |
| 8 | BELIZE | 683 | | - | | | 683 | 82 | | - | | | 82 | 1 024 | 0.2501% | 0.0000% | |
| 9 | CANADA | 3 | | - | | | 3 | - | | - | | | - | 3 | 0.0007% | 0.0000% | |
| 10 | CONGO, THE DEMOCRATIC REPUBLIC OF THE | 457 | | - | | | 457 | 55 | | - | | | 55 | 685 | 0.1672% | 0.0000% | |
| 11 | SWITZERLAND | 2 779 | | - | | | 2 779 | 183 | | - | | | 183 | 2 286 | 0.5580% | 0.0000% | |
| 12 | CHINA | 462 | | - | | | 462 | 55 | | - | | | 55 | 694 | 0.1693% | 0.0000% | |
| 13 | CYPRUS | 1 045 | | - | | | 1 045 | 84 | | - | | | 84 | 1 045 | 0.2551% | 0.0000% | |
| 14 | CZECH REPUBLIC | 970 | | - | | | 970 | 97 | | - | | | 97 | 1 216 | 0.2968% | 2.0000% | |
| 15 | GERMANY | 3 | | - | | | 3 | - | | - | | | - | 3 | 0.0007% | 0.7500% | |
| 16 | DENMARK | - | | - | | | - | - | | - | | | - | - | 0.0001% | 2.5000% | |
| 17 | ESTONIA | 13 555 | | - | | | 13 555 | 915 | | - | | | 915 | 11 443 | 2.7931% | 1.0000% | |
| 18 | UNITED KINGDOM | 40 479 | | - | | | 40 479 | 2 823 | | - | | | 2 823 | 35 293 | 8.6146% | 1.0000% | |
| 19 | GEORGIA | 458 | | - | | | 458 | 37 | | - | | | 37 | 458 | 0.1117% | 0.0000% | |
| 20 | INDONESIA | 462 | | - | | | 462 | 37 | | - | | | 37 | 462 | 0.1127% | 0.0000% | |
| 21 | IRELAND | - | | - | | | - | - | | - | | | - | - | 0.0000% | 0.5000% | |

| | | | | | | | | | | |
|-----|----------------------------------|---------|---|---------|--------|---|--------|---------|----------|---------|
| 22 | ITALY | 4 438 | - | 4 438 | 393 | - | 393 | 4 912 | 1.1990% | 0.0000% |
| 23 | LIBERIA | 9 713 | - | 9 713 | 643 | - | 643 | 8 037 | 1.9617% | 0.0000% |
| 24 | LITHUANIA | 24 853 | - | 24 853 | 1 893 | - | 1 893 | 23 663 | 5.7758% | 0.0000% |
| 25 | LUXEMBOURG | - | - | - | - | - | - | - | 0.0000% | 0.5000% |
| 26 | LATVIA | 287 733 | - | 287 733 | 21 160 | - | 21 160 | 264 496 | 64.5600% | 0.0000% |
| 27 | MALTA | 375 | - | 375 | 23 | - | 23 | 285 | 0.0697% | 0.0000% |
| 28 | MEXICO | 1 434 | - | 1 434 | 115 | - | 115 | 1 434 | 0.3501% | 0.0000% |
| 29 | NETHERLANDS | 8 | - | 8 | 1 | - | 1 | 8 | 0.0019% | 1.0000% |
| 30 | POLAND | 853 | - | 853 | 68 | - | 68 | 853 | 0.2083% | 0.0000% |
| 31 | RUSSIAN FEDERATION | 30 | - | 30 | 2 | - | 2 | 30 | 0.0073% | 0.0000% |
| 32 | SWEDEN | 1 206 | - | 1 206 | 97 | - | 97 | 1 206 | 0.2945% | 2.0000% |
| 33 | SINGAPORE | 16 291 | - | 16 291 | 1 090 | - | 1 090 | 13 631 | 3.3272% | 0.0000% |
| 34 | TURKMENISTAN | 195 | - | 195 | 5 | - | 5 | 68 | 0.0167% | 0.0000% |
| 35 | TURKEY | 1 340 | - | 1 340 | 161 | - | 161 | 2 010 | 0.4907% | 0.0000% |
| 36 | UKRAINE | 20 | - | 20 | 2 | - | 2 | 30 | 0.0073% | 0.0000% |
| 37 | UNITED STATES | 1 774 | - | 1 774 | 142 | - | 142 | 1 774 | 0.4331% | 0.0000% |
| 38 | UZBEKISTAN | 728 | - | 728 | 69 | - | 69 | 867 | 0.2117% | 0.0000% |
| 39 | NORWAY | 5 141 | - | 5 141 | 82 | - | 82 | 1 028 | 0.2510% | 2.5000% |
| 40 | ANGOLA | - | - | - | - | - | - | - | 0.0000% | 0.0000% |
| 41 | SLOVENIA | 1 609 | - | 1 609 | 193 | - | 193 | 2 414 | 0.5891% | 0.0000% |
| 42 | VIET NAM | - | - | - | - | - | - | - | 0.0000% | 0.0000% |
| 43 | ALBANIA | - | - | - | - | - | - | - | 0.0000% | 0.0000% |
| 44 | SAINT VINCENT AND THE GRENADINES | 2 168 | - | 2 168 | 132 | - | 132 | 1 652 | 0.4033% | 0.0000% |
| 45 | FRANCE | 2 386 | - | 2 386 | 170 | - | 170 | 2 129 | 0.5196% | 0.5000% |
| 46 | SPAIN | 3 | - | 3 | - | - | - | 3 | 0.0007% | 0.0000% |
| 47 | GREECE | 766 | - | 766 | 61 | - | 61 | 766 | 0.1871% | 0.0000% |
| 48 | BULGARIA | 815 | - | 815 | 65 | - | 65 | 815 | 0.1989% | 1.5000% |
| 020 | Total | 450 306 | - | 450 306 | 32 775 | - | 32 775 | 409 690 | 100.000% | |

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

EUR'000

| | | a |
|---|---|----------|
| 1 | Total risk exposure amount | 467 504 |
| 2 | Institution specific countercyclical capital buffer rate | 0,14% |
| 3 | Institution specific countercyclical capital buffer requirement | 655 |

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) | 14 | 100 | | 1,4 | 159 | 159 | 159 | 159 |
| 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 | | | | | 159 | 159 | 159 | 159 |

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 | 159 | 46 |
| 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 | 159 | 46 |

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 | | | | | | | | | 159 | | | 159 |
| 8 | Retail | | | | | | | | | | | | |
| 9 | Institutions and corporates with a short-term credit assessment | | | | | | | | | | | | |
| 10 | Other items | | | | | | | | | | | | |
| 11 | Total exposure value | | | | | | | | | 159 | | | 159 |

Template EU CQ1 – Credit quality of forborne exposures.

| | | a | b | c | d | e | f | g | h |
|------------|--|---|-------------------------|-------------------|----------------------------------|--|------------|---|---|
| | | Gross carrying amount/nominal amount of exposures with forbearance measures | | | | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | Collateral received and financial guarantees received on forborne exposures | |
| | | Performing forborne | Non-performing forborne | | On performing forborne exposures | On non-performing forborne exposures | g | h | |
| | | | Of which defaulted | Of which impaired | | | | | Of which collateral and financial guarantees received on non-performing exposures with forbearance measures |
| 005 | Cash balances at central banks and other demand deposits | - | - | - | - | - | - | - | - |
| 010 | Loans and advances | 22 551 | 588 | - | - | -153 | -20 | 18 603 | 568 |
| 020 | <i>Central banks</i> | - | - | - | - | - | - | - | - |
| 030 | <i>General governments</i> | - | - | - | - | - | - | - | - |
| 040 | <i>Credit institutions</i> | - | - | - | - | - | - | - | - |
| 050 | <i>Other financial corporations</i> | - | - | - | - | - | - | - | - |
| 060 | <i>Non-financial corporations</i> | 20 588 | 588 | - | - | -146 | -20 | 16 646 | 568 |
| 070 | <i>Households</i> | 1 964 | - | - | - | -7 | - | 1 957 | - |
| 080 | Debt Securities | - | - | - | - | - | - | - | - |
| 090 | Loan commitments given | 11 | - | - | - | - | - | - | - |
| 100 | Total | 22 562 | 588 | - | - | -153 | -20 | 18 603 | 568 |

Template EU CQ2 – Quality of forbearance.

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

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

| | | a | b | c | d | e | f | g |
|------------|------------------------------------|-------------------------------|--------------------|---------------|--------------------------------|------------------------|--|---|
| | | Gross carrying/nominal amount | | | Of which subject to impairment | Accumulated impairment | Provisions on off-balance-sheet commitments and financial guarantees given | Accumulated negative changes in fair value due to credit risk on non-performing exposures |
| | | Of which non-performing | | | | | | |
| | | | Of which defaulted | | | | | |
| 010 | On-balance-sheet exposures | 489 931 | 10 179 | 10 179 | 489 931 | -6 677 | | |
| 020 | LATVIA | 236 162 | 5 094 | 5 094 | 236 162 | -2 328 | | |
| 030 | LITHUANIA | 105 383 | - | - | 105 383 | -27 | | |
| 070 | Other countries | 148 386 | 5 085 | 5 085 | 148 386 | -4 322 | | |
| 080 | Off-balance-sheet exposures | 59 504 | 2 524 | 2 524 | | | 522 | |
| 090 | LATVIA | 49 571 | 2 523 | 2 523 | | | 509 | |
| 140 | Other countries | 9 933 | 1 | 1 | | | 13 | |
| 150 | Total | 549 435 | 12 703 | 12 703 | 489 931 | -6 677 | 522 | |

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 impairment |
| | | | Of which non-performing | Of which defaulted | | | |
| 010 | Agriculture, forestry and fishing | | 5 939 | 14 | 14 | 5 939 | -4 |
| 020 | Mining and quarrying | - | - | - | - | - | - |
| 030 | Manufacturing | 35 120 | 10 | 10 | 35 120 | -27 | - |
| 040 | Electricity, gas, steam and air conditioning supply | 3 288 | - | - | 3 288 | - | - |
| 050 | Water supply | - | - | - | - | - | - |
| 060 | Construction | 3 136 | 144 | 144 | 3 136 | -25 | - |
| 070 | Wholesale and retail trade | 95 565 | 5 719 | 5 719 | 95 565 | -2 200 | - |
| 080 | Transport and storage | 45 235 | 1 746 | 1 746 | 45 235 | -1 543 | - |
| 090 | Accommodation and food service activities | 11 437 | - | - | 11 437 | -1 | - |
| 100 | Information and communication | 7 | - | - | 7 | - | - |
| 110 | Financial and insurance activities | - | - | - | - | - | - |
| 120 | Real estate activities | 82 525 | 449 | 449 | 82 525 | -28 | - |
| 130 | Professional, scientific and technical activities | 5 100 | - | - | 5 100 | -258 | - |
| 140 | Administrative and support service activities | 16 777 | - | - | 16 777 | -370 | - |
| 150 | Public administration and defense, compulsory social security | - | - | - | - | - | - |
| 160 | Education | 124 | - | - | 124 | -1 | - |
| 170 | Human health services and social work activities | - | - | - | - | - | - |
| 180 | Arts, entertainment and recreation | - | - | - | - | - | - |
| 190 | Other services | - | - | - | - | - | - |
| 200 | Total | 304 253 | 8 082 | 8 082 | 304 254 | -4 457 | - |

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 | 13 964 | -1 607 |
| 030 | <i>Residential immovable property</i> | 95 | - |
| 040 | <i>Commercial Immovable property</i> | 13 869 | -1 607 |
| 050 | <i>Movable property (auto, shipping, etc.)</i> | - | - |
| 060 | <i>Equity and debt instruments</i> | - | - |
| 070 | <i>Other collateral</i> | - | - |
| 080 | Total | 13 964 | -1 607 |

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

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|-----|---|------------------------|------------------------------|--|------------------------------|------------------------------|------------------------------|--------------------------------|------------------------------|------------------------------|------------------------------|---|------------------------------|
| | | Debt balance reduction | | Total collateral obtained by taking possession | | | | | | | | | |
| | | Gross carrying amount | Accumulated negative changes | Value at initial recognition | Accumulated negative changes | Foreclosed ≤ 2 years | | Foreclosed > 2 years ≤ 5 years | | Foreclosed > 5 years | | Of which non-current assets held-for-sale | |
| | | | | | | Value at initial recognition | Accumulated negative changes | Value at initial recognition | Accumulated negative changes | Value at initial recognition | Accumulated negative changes | Value at initial recognition | Accumulated negative changes |
| 010 | Collateral obtained by taking possession classified as PP&E | - | - | - | - | | | | | | | | |
| 020 | Collateral obtained by taking possession other than that classified as PP&E | - | - | 13 964 | -1 607 | 11 150 | - | - | - | 2 814 | -1 607 | 11 150 | - |
| 030 | <i>Residential immovable property</i> | - | - | 95 | - | - | - | - | - | 95 | - | - | - |
| 040 | <i>Commercial immovable property</i> | - | - | 13 869 | -1 607 | 11 150 | - | - | - | 2 719 | -1 607 | 11 150 | - |
| 050 | <i>Movable property (auto, shipping, etc.)</i> | - | - | - | - | - | - | - | - | - | - | - | - |
| 060 | <i>Equity and debt instruments</i> | - | - | - | - | - | - | - | - | - | - | - | - |
| 070 | <i>Other collateral</i> | - | - | - | - | - | - | - | - | - | - | - | - |
| 080 | Total | - | - | 13 964 | -1 607 | 11 150 | - | - | - | 2 814 | -1 607 | 11 150 | - |

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 | | | | | | 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 | | | Accumulated partial write-off | On performing exposures | | On non-performing exposures | |
| | | On which stage 1 | | On which stage 2 | On which stage 2 | | On which stage 3 | On which stage 1 | | On which stage 2 | On which stage 2 | | On which stage 3 | | | | | | |
| 005 | Cash balances at central banks and other demand deposits | 159 410 | 159 410 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | |
| 010 | Loans and advances | 323 297 | 289 301 | 33 996 | 8 273 | - | 8 273 | -1 090 | -311 | -779 | -3 615 | - | -3 615 | - | 307 429 | 2 679 | | | |
| 020 | Central banks | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | |
| 030 | General governments | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | |
| 040 | Credit institutions | 1 395 | 1 395 | - | - | - | - | - | - | - | - | - | - | - | - | - | | | |
| 050 | Other financial corporations | 9 849 | 9 849 | - | - | - | - | -41 | -41 | - | - | - | - | - | 7 363 | - | | | |
| 060 | Non-financial corporations | 296 171 | 264 964 | 31 207 | 8 082 | - | 8 082 | -992 | -223 | -769 | -3 465 | - | -3 465 | - | 285 259 | 2 638 | | | |
| 070 | Of which SMEs | 251 490 | 225 380 | 26 110 | 8 082 | - | 8 082 | -859 | -208 | -651 | -3 465 | - | -3 465 | - | 241 000 | 2 638 | | | |
| 080 | Households | 15 882 | 13 093 | 2 789 | 191 | - | 191 | -57 | -47 | -10 | -150 | - | -150 | - | 14 807 | 41 | | | |
| 090 | Debt securities | 156 455 | 151 216 | 5 239 | 1 906 | - | 1 906 | -484 | -197 | -287 | -1 488 | - | -1 488 | - | - | - | | | |
| 100 | Central banks | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | | | |
| 110 | General governments | 88 995 | 88 995 | - | - | - | - | -31 | -31 | - | - | - | - | - | - | - | | | |
| 120 | Credit institutions | 29 074 | 29 074 | - | - | - | - | -16 | -16 | - | - | - | - | - | - | - | | | |
| 130 | Other financial corporations | 1 158 | 1 158 | - | 1 906 | - | 1 906 | -5 | -5 | - | -1 488 | - | -1 488 | - | - | - | | | |
| 140 | Non-financial corporations | 37 228 | 31 989 | 5 239 | - | - | - | -432 | -145 | -287 | - | - | - | - | - | - | | | |
| 150 | Off-balance-sheet exposures | 56 980 | 56 905 | 75 | 2 524 | - | 2 524 | 109 | 109 | - | 413 | - | 413 | | - | - | | | |
| 160 | Central banks | - | - | - | - | - | - | - | - | - | - | - | - | | - | - | | | |
| 170 | General governments | - | - | - | - | - | - | - | - | - | - | - | - | | - | - | | | |
| 180 | Credit institutions | - | - | - | - | - | - | - | - | - | - | - | - | | - | - | | | |
| 190 | Other financial corporations | 2 329 | 2 329 | - | - | - | - | 6 | 6 | - | - | - | - | | - | - | | | |
| 200 | Non-financial corporations | 53 831 | 53 772 | 59 | 2 489 | - | 2 489 | 85 | 85 | - | 392 | - | 392 | | - | - | | | |
| 210 | Households | 820 | 804 | 16 | 35 | - | 35 | 18 | 18 | - | 21 | - | 21 | | - | - | | | |
| 220 | Total | 696 142 | 656 832 | 39 310 | 12 703 | - | 12 703 | -1 683 | -617 | -1 066 | -5 516 | - | -5 516 | - | 307 429 | 2 679 | | | |

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 | 79 638 | 13 525 | 167 185 | 66 517 | - | 326 865 |
| 2 | Debt securities | 34 588 | 61 578 | 59 364 | 859 | - | 156 389 |
| 3 | Total | 114 226 | 75 103 | 226 549 | 67 376 | - | 483 254 |

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 | 4 952 |
| 020 | Inflows to non-performing portfolios | 3 662 |
| 030 | Outflows from non-performing portfolios | -341 |
| 040 | Outflows due to write-offs | - |
| 050 | Outflow due to other situations | -341 |
| 060 | Final stock of non-performing loans and advances | 8 273 |

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 | 4 952 | |
| 020 | Inflows to non-performing portfolios | 3 662 | |
| 030 | Outflows from non-performing portfolios | -341 | |
| 040 | Outflow to performing portfolio | - | |
| 050 | Outflow due to loan repayment, partial or total | -341 | |
| 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 | 8 273 | |

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

| | | Unsecured carrying amount | Secured carrying amount | | | |
|------|--|---------------------------|-------------------------|--------------------------------|--|--|
| | | | | Of which secured by collateral | Of which secured by financial guarantees | Of which secured by credit derivatives |
| | | a | b | c | d | e |
| 1 | Loans and advances | 176 167 | 310 108 | 310 108 | - | - |
| 2 | Debt securities | 156 389 | - | - | - | |
| 3 | Total | 332 556 | 310 108 | 310 108 | - | - |
| 4 | <i>Of which non-performing exposures</i> | 1 979 | 2 679 | 2 679 | - | - |
| EU-5 | <i>Of which defaulted</i> | 1 979 | 2 679 | | | |

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 | 224 822 | | 229 395 | 214 | | |
| 2 | Regional government or local authorities | | | | | | |
| 3 | Public sector entities | 11 068 | | 11 298 | 248 | 3 169 | |
| 4 | Multilateral development banks | | | | | | |
| 5 | International organisations | | | | | | |
| 6 | Institutions | 25 993 | | 25 993 | | 9 045 | |
| 7 | Corporates | 357 999 | 43 803 | 353 197 | 14 336 | 316 944 | 1 |
| 8 | Retail | | | | | | |
| 9 | Secured by mortgages on immovable property | 7 080 | | 7 080 | | 2 584 | |
| 10 | Exposures in default | 5 077 | 2 111 | 5 077 | 1 383 | 7 892 | 1 |
| 11 | Exposures associated with particularly high risk | 22 723 | 13 071 | 22 723 | 6 505 | 43 843 | 2 |
| 12 | Covered bonds | | | | | | |
| 13 | Institutions and corporates with a short-term credit assessment | | | | | | |
| 14 | Collective investment undertakings | | | | | | |
| 15 | Equity | 1 196 | | 1 196 | | 1 196 | 1 |
| 16 | Other items | 38 649 | | 38 649 | | 37 072 | 1 |
| 17 | Total | 694 608 | 58 985 | 694 608 | 22 687 | 421 745 | 1 |

Template EU CR5 – Standardised approach.

EUR'000

| | Exposure classes | Risk weight | | | | | | | | | | | | | | Total | Of which unrated | |
|----|--|-------------|----|----|-----|--------|-------|--------|-----|-----|---------|--------|------|------|-------|-------|------------------|--------|
| | | 0% | 2% | 4% | 10% | 20% | 35% | 50% | 70% | 75% | 100% | 150% | 250% | 370% | 1250% | | | Others |
| | | a | b | c | d | e | f | g | h | i | j | k | l | m | n | | | o |
| 1 | Central governments or central banks | 229 609 | | | | | | | | | | | | | | | 229 609 | |
| 2 | Regional government or local authorities | | | | | | | | | | | | | | | | | |
| 3 | Public sector entities | | | | | 10 173 | | 478 | | | 895 | | | | | | 11 546 | |
| 4 | Multilateral development banks | | | | | | | | | | | | | | | | | |
| 5 | International organisations | | | | | | | | | | | | | | | | | |
| 6 | Institutions | | | | | 14 014 | | 11 475 | | | 505 | | | | | | 25 993 | |
| 7 | Corporates | | | | | 10 162 | | 514 | | | 350 410 | 6 605 | | | | | 367 692 | |
| 8 | Retail exposures | | | | | | | | | | | | | | | | | |
| 9 | Exposures secured by mortgages on immovable property | | | | | | | 6 918 | | | 162 | | | | | | 7 080 | |
| 10 | Exposures in default | | | | | | | | | | 3 595 | 2 864 | | | | | 6 460 | |
| 11 | Exposures associated with particularly high risk | | | | | | | | | | - | 29 229 | | | | | 29 229 | |
| 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 | | | | | | | | | | 1 196 | | | | | | 1 196 | |
| 16 | Other items | 1 091 | | | | 1 019 | | | | | 35 879 | 660 | | | | | 38 649 | |
| 17 | TOTAL | 230 700 | | | | 35 368 | 6 918 | 12 467 | | | 392 643 | 39 358 | | | | | 717 454 | |

Template EU LIQ1 – Quantitative information of LCR.

Scope of consolidation: (solo/consolidated)

| | | a | b | c | d | e | f | g | h |
|-----------------------------------|--|----------------------------------|---------|---------|---------|--------------------------------|---------|---------|---------|
| | | Total unweighted value (average) | | | | Total weighted value (average) | | | |
| EU1.a | Quarter ending on 30 June 2023 | T | T-1 | T-2 | T-3 | T | T-1 | T-2 | T-3 |
| EU 1.b | Number of data points used in the calculation of averages | 12 | 12 | 12 | 12 | 12 | 12 | 12 | 12 |
| HIGH-QUALITY LIQUID ASSETS | | | | | | | | | |
| 1 | Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61 | | | | | 231 419 | 233 784 | 248 366 | 254 553 |
| CASH - OUTFLOWS | | | | | | | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 314 989 | 326 076 | 343 006 | 355 642 | 28 384 | 33 131 | 31 910 | 36 259 |
| 3 | <i>Stable deposits</i> | 3 559 | 3 782 | 3 872 | 3 760 | 178 | 189 | 194 | 188 |
| 4 | <i>Less stable deposits</i> | 30 155 | 30 621 | 31 121 | 30 990 | 3 974 | 4 122 | 4 272 | 4 319 |
| 5 | Unsecured wholesale funding | 216 784 | 209 042 | 211 525 | 204 571 | 111 169 | 106 497 | 111 740 | 108 802 |
| 6 | <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i> | 61 806 | 60 558 | 62 174 | 60 110 | 15 342 | 15 043 | 15 450 | 14 934 |
| 7 | <i>Non-operational deposits (all counterparties)</i> | 154 978 | 148 485 | 149 351 | 144 461 | 95 827 | 91 454 | 96 290 | 93 868 |
| 8 | <i>Unsecured debt</i> | - | - | - | - | - | - | - | - |
| 9 | <i>Secured wholesale funding</i> | | | | | - | - | - | - |
| 10 | Additional requirements | 54 838 | 52 973 | 51 796 | 55 019 | 9 771 | 9 664 | 15 172 | 17 005 |
| 11 | <i>Outflows related to derivative exposures and other collateral requirements</i> | 2 382 | 2 393 | 8 620 | 10 605 | 2 382 | 2 393 | 8 620 | 10 605 |
| 12 | <i>Outflows related to loss of funding on debt products</i> | - | - | - | - | - | - | - | - |
| 13 | <i>Credit and liquidity facilities</i> | 52 456 | 50 580 | 43 176 | 44 414 | 7 389 | 7 271 | 6 551 | 6 400 |
| 14 | Other contractual funding obligations | - | - | - | - | - | - | - | - |
| 15 | Other contingent funding obligations | - | - | - | - | - | - | - | - |
| 16 | TOTAL CASH OUTFLOWS | | | | | 149 324 | 149 292 | 158 822 | 162 066 |
| CASH - INFLOWS | | | | | | | | | |
| 17 | Secured lending (e.g. reverse repos) | 496 | 936 | 904 | 966 | 496 | 936 | 904 | 966 |
| 18 | Inflows from fully performing exposures | 29 664 | 30 003 | 33 083 | 33 369 | 13 135 | 12 332 | 13 658 | 13 961 |
| 19 | Other cash inflows | 3 668 | 3 238 | 9 291 | 10 983 | 3 668 | 2 911 | 10 983 | 10 983 |

| | | | | | | | | | |
|-----------------------------|---|--------|--------|--------|--------|---------|---------|---------|---------|
| EU-19.a | (Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies) | | | | | 3 668 | 3 238 | 9 291 | 10 983 |
| ES-19.b | (Excess inflows from a related specialised credit institution) | | | | | - | - | - | - |
| 20 | TOTAL CASH INFLOWS | 33 828 | 34 176 | 43 279 | 45 318 | 17 299 | 16 505 | 23 854 | 25 910 |
| EU-20.a | <i>Fully exempt inflows</i> | - | - | - | - | - | - | - | - |
| EU-20.b | <i>Inflows subject to 90% cap</i> | - | - | - | - | - | - | - | - |
| EU-20.c | <i>Inflows subject to 75% cap</i> | 33 828 | 34 176 | 43 279 | 45 318 | 17 299 | 16 505 | 23 854 | 25 910 |
| TOTAL ADJUSTED VALUE | | | | | | | | | |
| EU-21 | LIQUIDITY BUFFER | | | | | 231 419 | 233 784 | 248 366 | 254 553 |
| 22 | TOTAL NET CASH OUTFLOWS | | | | | 132 025 | 132 787 | 134 968 | 136 156 |
| 23 | LIQUIDITY COVERAGE RATIO | | | | | 1.76072 | 1.76794 | 1.84791 | 1.88049 |

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 | 696 029 |
| 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 | 146 |
| 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) | 24 805 |
| 11 | (Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital) | |
| EU-11.a | (Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR) | |
| ES-11.b | (Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR) | |
| 12 | Other adjustments | -1 806 |
| 13 | Total exposure measure | 719 175 |

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) | 696 015 | 696 015 | |
| 2 | Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework | | | |
| 3 | (Deductions of receivables assets for cash variation margin provided in derivatives transactions) | | | |
| 4 | (Adjustment for securities received under securities financing transactions that are recognised as an asset) | | | |
| 5 | (General credit risk adjustments to on-balance sheet items) | | | |
| 6 | (Asset amounts deducted in determining Tier 1 capital) | -1 806 | -1 806 | |
| 7 | Total on-balance sheet exposures (excluding derivatives and SFTs) | 694 210 | 694 210 | |
| Derivative exposures | | | | |
| 8 | Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin) | 19 | 20 | |
| 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 | 141 | 112 | |
| 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 | 160 | 133 | |
| 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 | 59 508 | 68 876 | |
| 20 | (Adjustments for conversion to credit equivalent amounts) | -35 225 | -39 326 | |
| 21 | (General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures) | 523 | 115 | |

| | | | |
|---|---|----------------|----------------|
| 22 | Off-balance sheet exposures | 24 805 | 29 664 |
| 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 | 75 811 | 74 760 |
| 24 | Total exposure measure | 719 175 | 773 975 |
| Leverage ratio | | | |
| 25 | Leverage ratio (%) | 10.5414% | 9.6592% |
| EU-25 | Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%) | 10.5414% | 9.6592% |
| 25.a | Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%) | 10.5414% | 9.6592% |
| 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) | 719 175 | 773 975 |
| 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) | 719 175 | 773 975 |
| 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) | 10.5414% | 9.6592% |
| 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) | 10.5414% | 9.6592% |

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: | 696 015 |
| EU-2 | Trading book exposures | |
| EU-3 | Banking book exposures, of which: | |
| EU-4 | Covered bonds | |
| EU-5 | Exposures treated as sovereigns | 229 395 |
| EU-6 | Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns | 11 298 |
| EU-7 | Institutions | 25 993 |
| EU-8 | Secured by mortgages of immovable properties | 7 080 |
| EU-9 | Retail exposures | |
| EU-10 | Corporates | 353 197 |
| EU-11 | Exposures in default | 5 077 |
| EU-12 | Other exposures (eg equity, securitisations, and other non-credit obligation assets) | 63 976 |

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 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) | 421 745 | 403 323 | 33 740 |
| 2 | Of which the standardised approach | 421 745 | 403 323 | 33 740 |
| 3 | Of which the Foundation IRB (F-IRB) approach | | | |
| 4 | Of which slotting approach | | | |
| EU 4.a | Of which equities under the simple riskweighted approach | | | |
| 5 | Of which the Advanced IRB (A-IRB) approach | | | |
| 6 | Counterparty credit risk - CCR | 159 | 2 | 13 |
| 7 | Of which the standardised approach | 159 | 2 | 13 |
| 8 | Of which internal model method (IMM) | | | |
| EU 8.a | Of which exposures to a CCP | | | |
| EU 8b | Of which credit valuation adjustment - CVA | 46 | | 4 |
| 9 | Of which other CCR | | | |
| 10 | Not applicable | | | |
| 11 | Not applicable | | | |
| 12 | Not applicable | | | |
| 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 19.a | Of which 1250% / deduction | | | |
| 20 | Position, foreign exchange and commodities risks (Market risk) | | | |
| 21 | Of which the standardised approach | | | |
| 22 | Of which IMA | | | |
| EU 22.a | Large exposures | | | |
| 23 | Operational risk | 45 554 | 46 567 | 3 644 |
| EU 23.a | Of which basic indicator approach | 45 554 | 46 567 | 3 644 |
| EU 23.b | Of which standardised approach | | | |
| EU 23.c | Of which advanced measurement approach | | | |
| 24 | Amounts below the thresholds for deduction (subject to 250% risk weight) | | | |
| 25 | Not applicable | | | |
| 26 | Not applicable | | | |
| 27 | Not applicable | | | |
| 28 | Not applicable | | | |
| 29 | Total | 467 458 | 449 892 | 37 397 |

Template EU KM1 – Key metrics template.

EUR'000

| | | a | b | c |
|--|--|----------|----------|----------|
| | | T | T-1 | T-2 |
| Available own funds (amounts) | | | | |
| 1 | Common Equity Tier 1 (CET1) capital | 74 711 | 79 598 | 80 210 |
| 2 | Tier 1 capital | 75 811 | 80 698 | 81 310 |
| 3 | Total capital | 82 684 | 87 196 | 87 671 |
| Risk-weighted exposure amounts | | | | |
| 4 | Total risk exposure amount | 467 504 | 449 892 | 441 765 |
| Capital ratios (as a percentage of risk-weighted exposure amount) | | | | |
| 5 | Common Equity Tier 1 ratio (%) | 15.9809% | 17.6928% | 18.1567% |
| 6 | Tier 1 ratio (%) | 16.2162% | 17.9373% | 18.4057% |
| 7 | Total capital ratio (%) | 17.6862% | 19.3816% | 19.8456% |
| Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount) | | | | |
| EU 7.a | Additional own funds requirements to address risks other than the risk of excessive leverage (%) | 2.6000% | 2.6000% | 3.0000% |
| EU 7.b | of which: to be made up of CET1 capital (percentage points) | 1.4625% | 1.4625% | 1.6875% |
| EU 7.c | of which: to be made up of Tier 1 capital (percentage points) | 1.9500% | 1.9500% | 2.2500% |
| EU 7.d | Total SREP own funds requirements (%) | 10.6000% | 10.6000% | 11.0000% |
| Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount) | | | | |
| 8 | Capital conservation buffer (%) | 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% |
| 9 | Institution specific countercyclical capital buffer (%) | 0.1400% | 0.1400% | 0.1300% |
| EU 9.a | Systemic risk buffer (%) | 0.0000% | 0.0000% | 0.0000% |
| 10 | Global Systemically Important Institution buffer (%) | 0.0000% | 0.0000% | 0.0000% |
| EU 10.a | Other Systemically Important Institution buffer (%) | 0.2500% | 0.2500% | 0.0000% |
| 11 | Combined buffer requirement (%) | 2.5000% | 2.5000% | 2.5000% |
| EU 11.a | Overall capital requirements (%) | 13.4900% | 13.4900% | 13.6300% |
| 12 | CET1 available after meeting the total SREP own funds requirements (%) | 7.0862% | 7.8403% | 9.3392% |
| Leverage ratio | | | | |
| 13 | Total exposure measure | 719 175 | 731 039 | 694 664 |
| 14 | Leverage ratio (%) | 10.5414% | 11.0389% | 11.7049% |
| 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% |
| EU 14b | of which: to be made up of CET1 capital (percentage points) | 0.0000% | 0.0000% | 0.0000% |
| EU 14c | Total SREP leverage ratio requirements (%) | 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% |
| EU 14.e | Overall leverage ratio requirement (%) | 3.0000% | 3.0000% | 3.0000% |
| Liquidity Coverage Ratio | | | | |
| 15 | Total high-quality liquid assets (HQLA) (Weighted value -average) | 236 249 | 255 527 | 225 122 |
| EU 16.a | Cash outflows - Total weighted value | 157 385 | 138 961 | 148 285 |
| EU 16.b | Cash inflows - Total weighted value | 25 874 | 13 774 | 24 018 |
| 16 | Total net cash outflows (adjusted value) | 131 512 | 125 188 | 124 267 |
| 17 | Liquidity coverage ratio (%) | 179.6411% | 204.1149% | 181.1603% |
| Net Stable Funding Ratio | | | | |
| 18 | Total available stable funding | 500 456 | 498 248 | 497 803 |
| 19 | Total required stable funding | 335 676 | 330 681 | 331 136 |
| 20 | NSFR ratio (%) | 140.7572% | 156.3892% | 150.3320% |

Template EU LIQ2 – Net Stable Funding Ratio.

In accordance with Article 451a(3) CRR

| (in currency amount) | | a | b | c | d | e |
|----------------------|--|---------------------------------------|------------|--------------------|---------|----------------|
| | | Unweighted value by residual maturity | | | | Weighted value |
| | | No maturity | < 6 months | 6 months to < 1 yr | ≥ 1 yr | |
| | Available stable funding (ASF) Items | | | | | |
| 1 | Capital items and instruments | 75 811 | 104 | 54 | 6 819 | 82 630 |
| 2 | Own funds | 75 811 | 104 | 54 | 6 819 | 82 630 |
| 3 | Other capital instruments | | - | - | - | - |
| 4 | Retail deposits | | 169 613 | 108 778 | 40 080 | 290 780 |
| 5 | Stable deposits | | 2 921 | 40 | 10 | 2 822 |
| 6 | Less stable deposits | | 166 693 | 108 738 | 40 070 | 287 958 |
| 7 | Wholesale funding: | | 217 328 | 5 041 | 51 107 | 125 706 |
| 8 | Operational deposits | | 64 154 | - | - | 16 586 |
| 9 | Other wholesale funding | | 153 174 | 5 041 | 51 107 | 109 120 |
| 10 | Interdependent liabilities | | - | - | - | - |
| 11 | Other liabilities: | 2 | 5 083 | 206 | 1 237 | 1 340 |
| 12 | NSFR derivative liabilities | 2 | | | | |
| 13 | All other liabilities and capital instruments not included in the above categories | | 5 083 | 206 | 1 237 | 1 340 |
| 14 | Total available stable funding (ASF) | | | | | 500 456 |
| | Required stable funding (RSF) Items | | | | | |
| 15 | Total high-quality liquid assets (HQLA) | | | | | 3 181 |
| 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 | | 17 613 | - | 7 416 | 16 223 |
| 17 | Performing loans and securities: | | 38 817 | 26 202 | 299 939 | 287 583 |
| 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 | | 40 | - | 9 767 | 9 771 |
| 20 | Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which: | | 30 766 | 20 015 | 193 261 | 233 469 |
| 21 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | | - | 27 | 642 | 4 492 |
| 22 | Performing residential mortgages, of which: | | 1 | 1 415 | 52 325 | - |

| | | | | | | |
|-----------|--|--|---------------|------------|---------------|---------------|
| 23 | <i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i> | | 1 | - | 6 248 | - |
| 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> | | 8 009 | 4 773 | 44 585 | 44 343 |
| 25 | Interdependent assets | | - | - | - | - |
| 26 | Other assets: | | 32 023 | 123 | 30 086 | 43 318 |
| 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> | | | | 14 | 1 |
| 31 | <i>All other assets not included in the above categories</i> | | 32 009 | 123 | 30 086 | 43 318 |
| 32 | Off-balance sheet items | | 21 047 | 5 085 | 33 373 | 5 240 |
| 33 | Total RSF | | | | | 355 545 |
| 34 | Net Stable Funding Ratio (%) | | | | | 140.7572% |

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