



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

CONTENTS

4	Background
5	Share capital of the Bank
6	The Council
6	The Board
7	Strategy and mission
8	Structure of the Bank
9	Consolidated group companies
10	Risk management
11	Statement of profit and loss and other comprehensive income
12	Balance overview
13	I. Equity and capital adequacy calculation overview
14	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
15	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
16	Liquidity coverage ratio
17	Expected credit losses for financial instruments
18	Performance indicators of the credit institution
19	Security investments
20	Template EU CC1 — Composition of regulatory own funds
25	Template CC2 — Reconciliation of regulatory own funds to balance sheet in the audited financial statements
26	Template EU CCyB1 — Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer
28	Template EU CCyB2 — Amount of institution-specific countercyclical capital buffer
29	Template EU CCR1 — Analysis of CCR exposure by approach
30	Template EU CCR2 — Transactions subject to own funds requirements for CVA risk
31	Template EU CCR3 — Standardised approach — CCR exposures by regulatory exposure class and risk weights
32	Template EU CQ1 — Credit quality of forborne exposures
33	Template EU CQ2 — Quality of forbearance
34	Template EU CQ4 — Quality of non-performing exposures by geography

35	Template EU CQ5 — Credit quality of loans and advances to non-financial corporations by industry
36	Template EU CQ6 — Collateral valuation — loans and advances
37	Template EU CQ7 — Collateral obtained by taking possession and execution processes
38	Template EU CQ8 — Collateral obtained by taking possession and execution processes — vintage breakdown
39	Template EU CR1 — Performing and non-performing exposures and related provisions
40	Template EU CR1-A — Maturity of exposures
41	Template EU CR2 — Changes in the stock of non-performing loans and advances
42	Template EU CR2a — Changes in the stock of non-performing loans and advances and related net accumulated recoveries
43	Template EU CR3 — CRM techniques overview: Disclosure of the use of credit risk mitigation techniques
44	Template EU CR4 — Standardised approach — Credit risk exposure and CRM effects
45	Template EU CR5 — Standardised approach
46	Template EU LIQ1 — Quantitative information of LCR
48	Template EU LR1 — LRSum: Summary reconciliation of accounting assets and leverage ratio exposures
49	Template EU LR2 — LRCom: Leverage ratio common disclosure
51	Template EU LR3 — LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)
52	Template EU MR1 — Market risk under the standardised approach
53	Template EU OV1 — Overview of total risk exposure amounts
54	Template EU KM1 — Key metrics template
56	Template EU LIQ2 — Net Stable Funding Ratio

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.

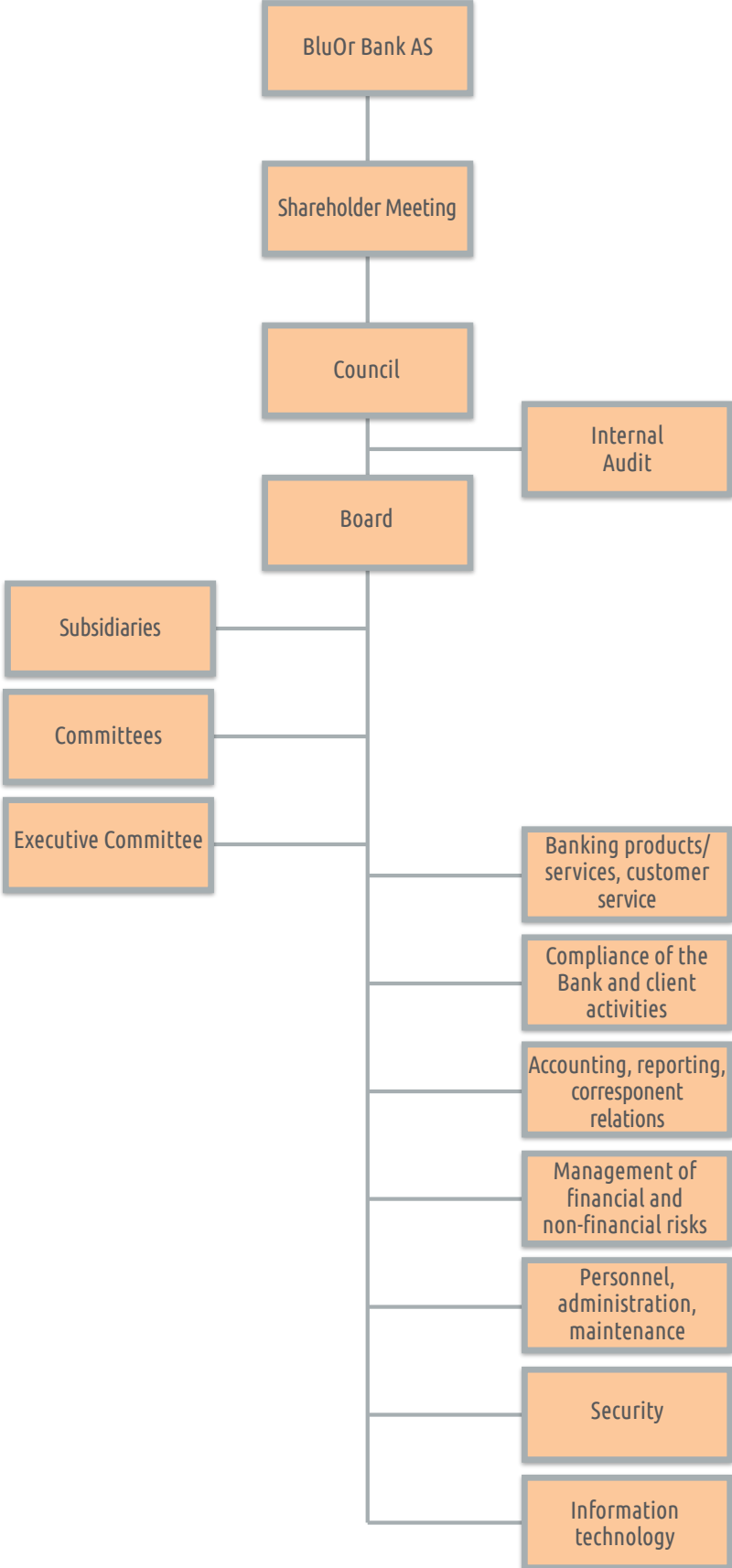
The target client base of the Bank is aligned to its key development goals:

- 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)	X				3 668	3 238	9 291	10 983
ES-19.b	(Excess inflows from a related specialised credit institution)	X				-	-	-	-
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	X				231 419	233 784	248 366	254 553
22	TOTAL NET CASH OUTFLOWS	X				132 025	132 787	134 968	136 156
23	LIQUIDITY COVERAGE RATIO	X				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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