



**BluOr Bank AS**  
**IV 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 iela 2A, Rīga, LV-1050, Latvija). 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, Latvija.

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 2022 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 iela 21, Rīga, LV-1010, Latvija.

The Quarterly Report is prepared in accordance with the Financial and Capital Market Commission (FKTK\*) 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.

\*FKTK - The Financial and Capital Market Commission, which was integrated into the Bank of Latvia on 01.01.2023. Within the scope of this document, this abbreviation is used in references to regulatory acts issued by the Financial and Capital Market Commission, which, in accordance with Paragraph 3 of the Transitional Provisions of the "Law on the Bank of Latvia", are effective until the date on which the relevant external regulatory acts, guidelines or recommendations of the Bank of Latvia come into force.

# Share capital of the Bank

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

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

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

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The nominal value per share is EUR 1.4.

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## The Council

December 31, 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

December 31, 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
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.

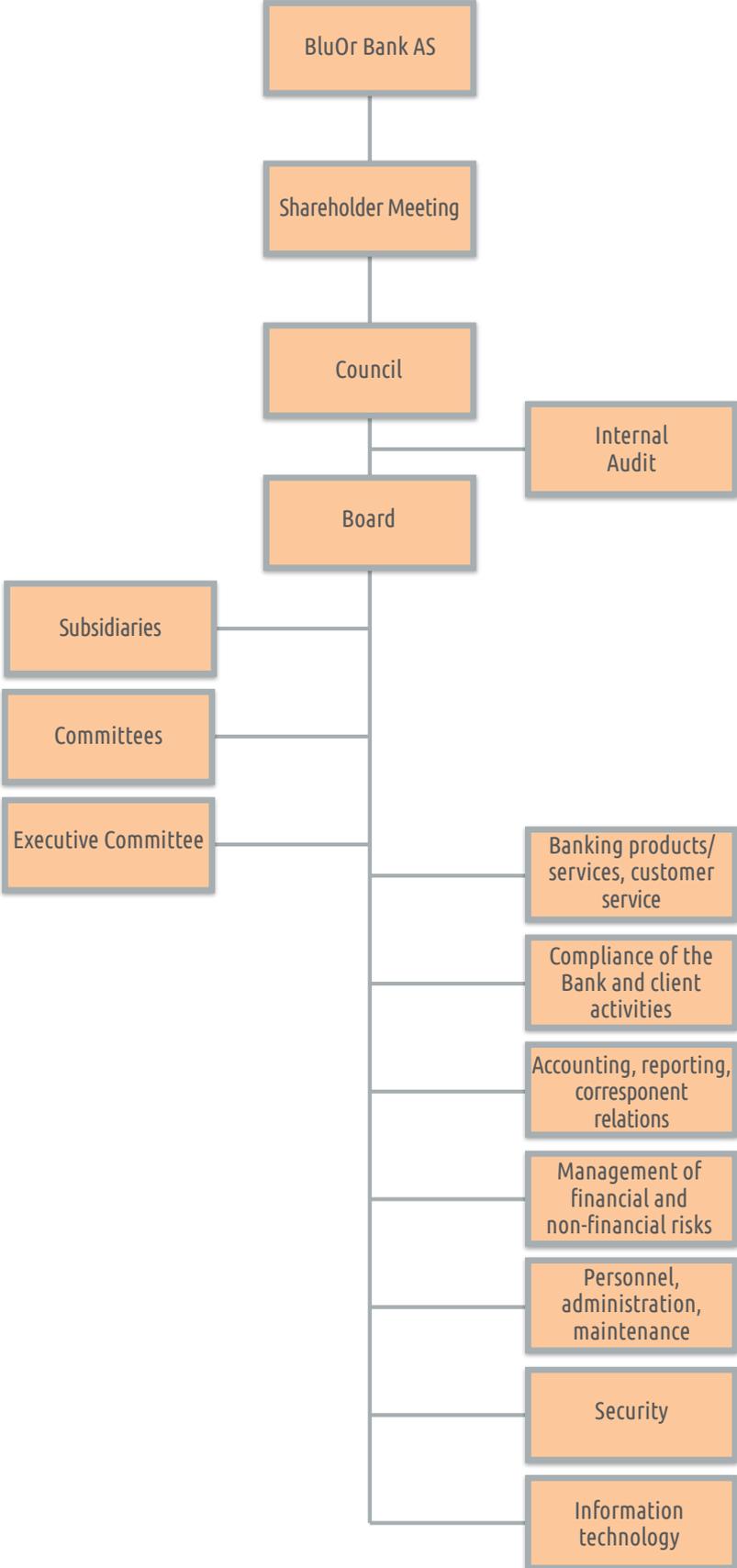
The target client base of the Bank is aligned to its key development goals:

- 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.

The Bank is continuously developing, increasing customer service level, develops technological products and keeps abreast of innovations in the financial sector.

# 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. Valdemāra 149, Rīga, LV-1013, Latvija	PLS	100%	MS
6.	SIA „ZapDvina Development”	40003716809	LV	Kr. Valdemāra 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 and the business of the prudential consolidation group. The following risks shall be considered as risks that may be material to the operations of the Bank and the prudential consolidation group:

- 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 and prudential consolidation group'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 and prudential consolidation group'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 system 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, the Risk Committee established by the Supervisory Board of the Bank. The Risk Committee is a supervisory body within the organisational structure of the Bank, which is independent in its activities and whose purpose is to advise and support the Supervisory Board of the Bank in relation to the current and future risk strategy of the Bank and the Prudential Consolidation Group, including changes thereto, taking into account changes in the way the Bank and the Prudential Consolidation Group operate and changes in external factors, and to assist the Supervisory Board of the Bank in monitoring its implementation. 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 31.12.2023 Non-audited	Consolidated group in the reporting period 31.12.2023 Non-audited	Credit institution in the corresponding period of the previous reporting year 31.12.2022 Audited	Consolidated group in the corresponding period of the previous reporting year 31.12.2022 Audited
1	Interest income	37 202	37 117	23 019	22 949
2	Interest expenses (-)	-11 977	-11 589	-5 761	-5 436
3	Dividend income	18	18	36	36
4	Fee and commission income	12 608	12 605	10 373	10 369
5	Fee and commission expenses (-)	-1 744	-1 744	-1 929	-1 930
6	Net profit/loss from derecognition of financial assets and financial liabilities not measured at fair value through profit or loss (+/-)	-203	-203	-415	-415
7	Net profit/loss from financial assets and financial liabilities measured at fair value through profit or loss (+/-)	179	179	-181	-181
8	Net profit/loss from risk mitigation accounting (+/-)	-	-	-	-
9	Net profit/loss from difference in foreign currency rates (+/-)	-131	-131	62	62
10	Net profit/loss from derecognition of non-financial assets (+/-)	-	-	-	-
11	Other income	1 644	1 800	925	1 035
12	Other expenses (-)	-1 883	-1 886	-1 684	-1 685
13	Administrative expenses (-)	-14 402	-14 979	-11 746	-12 290
14	Depreciation (-)	-1 137	-1 345	-1 244	-1 545
15	Profit or loss recognised as the result of changes to contractual cash flows of the financial asset (+/-)	-	-	-	-
16	Provisions or reversal of provisions (-/+)	-168	-168	-37	-37
17	Impairment or reversal of impairment (-/+)	-3 380	-4 919	-944	-1 330
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 (+/-)	16 626	14 755	10 474	9 602
22	Corporate income tax	-4 060	-4 060	-12	-12
<b>23</b>	<b>Profit/loss for reporting period (+/-)</b>	<b>12 566</b>	<b>10 695</b>	<b>10 462</b>	<b>9 590</b>
<b>24</b>	<b>Other comprehensive income for reporting period (+/-)*</b>	<b>773</b>	<b>773</b>	<b>-2 023</b>	<b>-1 931</b>

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

# Balance overview

EUR'000

No.	Item	Credit institution in the reporting period 31.12.2023 Non-audited	Consolidated group in the reporting period 31.12.2023 Non-audited	Credit institution in the previous reporting year 31.12.2022 Audited	Consolidated group in the previous reporting year 31.12.2022 Audited
1	Cash and on-demand claims on central banks	338 024	338 024	120 527	120 527
2	On-demand claims on credit institutions	11 256	11 264	25 292	25 306
3	Financial assets measured at fair value through profit or loss	395	395	322	322
3.1.	Incl. loans	-	-	-	-
4	Financial assets measured at fair value through other comprehensive income	20 666	20 666	25 989	25 989
5	Financial assets measured at amortised cost	488 852	493 609	444 969	450 426
5.1.	Incl. loans	412 078	417 851	308 310	318 301
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	28 871	827	30 266	827
9	Tangible assets	14 106	24 864	14 975	25 773
10	Intangible assets	267	1 443	256	1 432
11	Tax assets	-	1	3	4
12	Other assets	10 273	10 384	11 713	11 797
13	Non-current assets and disposal groups classified as held for sale	11 150	11 150	11 150	11 150
<b>14</b>	<b>Total assets (1+....+13)</b>	<b>923 860</b>	<b>912 627</b>	<b>685 462</b>	<b>673 553</b>
15	Liabilities to central banks	-	-	-	-
16	Liabilities on-demand to credit institutions	4 407	4 407	6 623	6 623
17	Financial liabilities measured at fair value through profit or loss	-	-	-	-
17.1.	Incl. deposits	-	-	-	-
18	Financial liabilities measured at amortised cost	816 637	813 545	583 712	581 602
18.1.	Incl. deposits	805 632	802 540	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	298	298	130	129
22	Tax liabilities	3 770	3 770	-	-
23	Other liabilities	14 059	4 297	14 647	4 267
24	Liabilities in disposal groups classified as held for sale	-	-	-	-
<b>25</b>	<b>Total liabilities (15+...+24)</b>	<b>839 171</b>	<b>826 317</b>	<b>605 112</b>	<b>592 621</b>
26	Capital and reserves	84 689	86 310	80 350	80 932
<b>27</b>	<b>Total capital and reserves and liabilities (25+26)</b>	<b>923 860</b>	<b>912 627</b>	<b>685 462</b>	<b>673 553</b>
<b>28</b>	<b>Off-balance items</b>	<b>99 966</b>	<b>99 963</b>	<b>59 127</b>	<b>59 124</b>
29	Potential liabilities	1 904	1 904	2 367	2 367
30	Off-balance liabilities to clients	98 062	98 059	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
<b>1</b>	<b>Equity (1.1.+1.2.)</b>	<b>88 087</b>	<b>87 483</b>
1.1.	Tier 1 capital (1.1.1.+1.1.2.)	81 344	80 740
1.1.1.	Common Equity Tier 1	75 284	74 680
1.1.2.	Additional Tier 1	6 060	6 060
1.2.	Tier 2 capital	6 743	6 743
<b>2.</b>	<b>Total risk exposure amount</b>	<b>554 897</b>	<b>543 208</b>
2.1.	Risk-weighted exposure amount for credit risk, counterparty credit risk, dilution risk and free deliveries	498 215	485 792
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	56 682	57 416
2.5.	Total risk exposure amount for credit valuation adjustment	-	-
2.6.	Total risk exposure amount related to large exposures in the trading portfolio	-	-
2.7.	Other risk exposure amounts	-	-
<b>3.</b>	<b>Capital ratios and capital tiers</b>		
3.1.	Common Equity Tier 1 capital ratio (1.1.1./2.*100)	13.57%	13.75%
3.2.	Common Equity Tier 1 surplus (+)/ deficit (-) (1.1.1.-2.*4.5%)	50 314	50 236
3.3.	Tier 1 capital ratio (1.1./2.*100)	14.66%	14.86%
3.4.	Tier 1 capital surplus (+)/ deficit (-) (1.1.-2.*6%)	48 050	48 148
3.5.	Total capital ratio (1./2.*100)	15.87%	16.10%
3.6.	Total capital surplus (+)/ deficit (-) (1.-2.*8%)	43 695	44 026
<b>4.</b>	<b>Total capital reserve requirement (4.1.+4.2.+4.3.+4.4.+4.5.+4.6.)</b>	<b>16 276</b>	<b>16 098</b>
4.1.	Capital preservation reserve	13 872	13 580
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	1 017	1 160
4.4.	Systemic risk capital reserve	-	-
4.5.	Other systemically important institution's capital reserve	1 387	1 358
<b>5.</b>	<b>Capital ratios with adjustments</b>		
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.	13.57%	13.75%
5.3.	Tier 1 capital ratio with an adjustment amount specified in row 5.1.	14.66%	14.86%
5.4.	Total capital ratio with an adjustment amount specified in row 5.1.	15.87%	16.10%

## 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	88 087	87 483
1.1.A	Tier 1 capital as if IFRS 9 transitional arrangements were not applied	81 344	80 740
1.1.1.A	Common Equity Tier 1 as if IFRS 9 transitional arrangements were not applied	75 284	74 680
2.A	Total risk exposure amount as if IFRS 9 transitional arrangements were not applied	554 897	543 208
3.1.A	Common Equity Tier 1 capital ratio as if IFRS 9 transitional arrangements were not applied	13.57%	13.75%
3.3.A	Tier 1 capital ratio as if IFRS 9 transitional arrangements were not applied	14.66%	14.86%
3.5.A	Total capital ratio as if IFRS 9 transitional arrangements were not applied	15.87%	16.10%

### 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*

<b>No.</b>	<b>Item</b>	<b>At an individual level in the reporting period</b>	<b>At a consolidated group or sub-consolidated level in the reporting period</b>
1	Liquidity reserve	393 032	393 032
2	Net cash outflows	221 949	220 303
3	Liquidity coverage ratio (%)	177%	178%

# 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	53			53
Financial assets measured at amortised cost	983	447	4 595	6 025
Potential liabilities	4	-	136	140
Off-balance liabilities to clients	102	1	55	158
<b>Total</b>	<b>1 142</b>	<b>448</b>	<b>4 786</b>	<b>6 376</b>

# Performance indicators of the credit institution

Item	Credit institution in the reporting period 31.12.2023	Consolidated group in the reporting period 31.12.2023	Credit institution in the corresponding period of the previous reporting year 31.12.2022	Consolidated group in the corresponding period of the previous reporting year 31.12.2022
Return on equity (ROE) (%)	14.68%	12.16%	13.71%	12.79%
Return on assets (ROA) (%)	1.67%	1.45%	1.41%	1.38%

# Security investments

EUR'000

Issuer's country*	Value	Coupon	Provisions	Sum	Market value of financial instruments measured at amortised cost, without a coupon
Lithuania	49 619	44	-15	49 648	33 530
<i>incl. central governments</i>	<i>47 599</i>	<i>10</i>	<i>-9</i>	<i>47 600</i>	<i>31 681</i>
Other countries	49 812	716	-2 341	48 187	39 316
<i>incl. central governments</i>	<i>7 133</i>	<i>72</i>	<i>-11</i>	<i>7 194</i>	<i>6 903</i>
<b>TOTAL</b>	<b>99 431</b>	<b>760</b>	<b>-2 356</b>	<b>97 835</b>	<b>72 846</b>

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

## Template EU LIQ1 – Quantitative information of LCR.

Scope of consolidation: (solo/consolidated)

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU1.a	Quarter ending on 31 December, 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
<b>HIGH-QUALITY LIQUID ASSETS</b>									
1	Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61					259 723	233 978	233 784	248 366
<b>CASH - OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	332 873	315 861	314 989	326 076	25 129	25 710	28 384	33 131
3	<i>Stable deposits</i>	2 254	2 977	3 559	3 782	113	149	178	189
4	<i>Less stable deposits</i>	30 477	29 633	30 155	30 621	3 962	3 847	3 974	4 122
5	Unsecured wholesale funding	239 981	221 448	216 784	209 042	135 003	117 839	111 169	106 497
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	59 113	61 766	61 806	60 558	14 651	15 322	15 342	15 043
7	<i>Non-operational deposits (all counterparties)</i>	180 868	159 682	154 978	148 485	120 352	102 518	95 827	91 454
8	<i>Unsecured debt</i>	-	-	-	-	-	-	-	-
9	<i>Secured wholesale funding</i>					-	-	-	-
10	Additional requirements	61 957	55 148	54 838	52 973	9 318	9 931	9 771	9 664
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	2 305	2 972	2 382	2 393	2 305	2 972	2 382	2 393
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-	-	-	-	-
13	<i>Credit and liquidity facilities</i>	59 652	52 176	52 456	50 580	7 012	6 959	7 389	7 271
14	Other contractual funding obligations	-	-	-	-	17	17	-	-
15	Other contingent funding obligations	-	-	-	-	-	-	-	-
16	TOTAL CASH OUTFLOWS					169 467	153 497	149 324	149 292
<b>CASH - INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	64	243	496	936	64	243	496	936
18	Inflows from fully performing exposures	26 542	27 152	29 664	30 003	12 673	12 189	13 135	12 332
19	Other cash inflows	3 783	4 344	3 668	3 238	3 783	4 344	3 668	2 911

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)					3 783	4 344	3 668	3 238
ES-19.b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	30 389	31 739	33 828	34 176	16 521	16 776	17 299	16 505
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>	30 389	31 739	33 828	34 176	16 521	17 299	16 505	23 854
<b>TOTAL ADJUSTED VALUE</b>									
EU-21	LIQUIDITY BUFFER					259 723	231 419	233 784	248 366
22	TOTAL NET CASH OUTFLOWS					152 947	132 025	132 787	134 968
23	LIQUIDITY COVERAGE RATIO					1.71213	1.76072	1.76794	1.84791

## 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)	485 792	481 481	38 863
2	Of which the standardised approach	485 792	481 481	38 863
3	Of which the Foundation IRB (F-IRB) approach			
4	Of which slotting approach			
EU 4.a	Of which equities under the simple riskweighted approach			
5	Of which the Advanced IRB (A-IRB) approach			
6	Counterparty credit risk - CCR	-	-	-
7	Of which the standardised approach	-	-	-
8	Of which internal model method (IMM)			
EU 8.a	Of which exposures to a CCP			
EU 8b	Of which credit valuation adjustment - CVA	-	-	-
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	57 416	45 554	4 593
EU 23.a	Of which basic indicator approach	57 416	45 554	4 593
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	543 208	527 035	43 457

## Template EU KM1 – Key metrics template.

EUR'000

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
<b>Available own funds (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	74 680	74 372	74 711	79 598	80 210
2	Tier 1 capital	80 740	75 472	75 811	80 698	81 310
3	Total capital	87 483	82 245	82 684	87 196	87 671
<b>Risk-weighted exposure amounts</b>						
4	Total risk exposure amount	543 208	527 036	467 504	449 892	441 765
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>						
5	Common Equity Tier 1 ratio (%)	13.7480%	14.1113%	15.9809%	17.6928%	18.1567%
6	Tier 1 ratio (%)	14.8636%	14.3200%	16.2162%	17.9373%	18.4057%
7	Total capital ratio (%)	16.1049%	15.6052%	17.6862%	19.3816%	19.8456%
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>						
EU 7.a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.6000%	2.6000%	2.6000%	2.6000%	3.0000%
EU 7.b	of which: to be made up of CET1 capital (percentage points)	1.4625%	1.4625%	1.4625%	1.4625%	1.6875%
EU 7.c	of which: to be made up of Tier 1 capital (percentage points)	1.9500%	1.9500%	1.9500%	1.9500%	2.2500%
EU 7.d	Total SREP own funds requirements (%)	10.6000%	10.6000%	10.6000%	10.6000%	11.0000%
<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>						
8	Capital conservation buffer (%)	2.5000%	2.5000%	2.5000%	2.5000%	2.5000%
EU 8.a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
9	Institution specific countercyclical capital buffer (%)	0.2135%	0.1200%	0.1400%	0.1400%	0.1300%
EU 9.a	Systemic risk buffer (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
10	Global Systemically Important Institution buffer (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 10.a	Other Systemically Important Institution buffer (%)	0.2500%	0.2500%	0.2500%	0.2500%	0.0000%
11	Combined buffer requirement (%)	2.5000%	2.5000%	2.5000%	2.5000%	2.5000%
EU 11.a	Overall capital requirements (%)	13.5635%	13.4700%	13.4900%	13.4900%	13.6300%
12	CET1 available after meeting the total SREP own funds requirements (%)	5.5049%	5.0052%	7.0862%	7.8403%	9.3392%
<b>Leverage ratio</b>						
13	Total exposure measure	948 809	797 337	719 175	731 039	694 664
14	Leverage ratio (%)	8.5097%	9.4654%	10.5414%	11.0389%	11.7049%

<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>						
EU 14.a	Additional own funds requirements to address the risk of excessive leverage (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 14.b	of which: to be made up of CET1 capital (percentage points)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 14.c	Total SREP leverage ratio requirements (%)	3.0000%	3.0000%	3.0000%	3.0000%	3.0000%
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>						
EU 14.d	Leverage ratio buffer requirement (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 14.e	Overall leverage ratio requirement (%)	3.0000%	3.0000%	3.0000%	3.0000%	3.0000%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	393 032	245 252	236 249	255 527	225 122
EU 16.a	Cash outflows - Total weighted value	238 236	159 857	157 385	138 961	148 285
EU 16.b	Cash inflows - Total weighted value	17 933	13 079	25 874	13 774	24 018
16	Total net cash outflows (adjusted value)	220 303	146 778	131 512	125 188	124 267
17	Liquidity coverage ratio (%)	178.4049%	167.0904%	179.6411%	204.1149%	181.1603%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	594 918	533 805	500 456	498 248	497 803
19	Total required stable funding	380 339	370 546	335 676	330 681	331 136
20	NSFR ratio (%)	149.1433%	137.2607%	140.7572%	156.3892%	150.3320%

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

in accordance with Article 451a(2) CRR

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

## Template EU CC1 – Composition of regulatory own funds.

EUR'000

		a)	b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>			
1	Capital instruments and the related share premium accounts	49 943	
	of which: Instrument type 1	49 943	
	of which: Instrument type 2	-	
	of which: Instrument type 3	-	
2	Retained earnings	24 099	
3	Accumulated other comprehensive income (and other reserves)	-1 347	
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	3 818	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	76 513	
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	-21	
8	Intangible assets (net of related tax liability) (negative amount)	-1 443	
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	
<b>28</b>	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	<b>-1 833</b>	
<b>29</b>	<b>Common Equity Tier 1 (CET1) capital</b>	<b>74 680</b>	
<b>Additional Tier 1 (AT1) capital: instruments</b>			
30	Capital instruments and the related share premium accounts	6 060	
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	-	
<b>36</b>	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	<b>6 060</b>	

<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>			
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	-	
<b>43</b>	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>	-	
<b>44</b>	<b>Additional Tier 1 (AT1) capital</b>	6 060	
<b>45</b>	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	80 740	
<b>Tier 2 (T2) capital: instruments</b>			
46	Capital instruments and the related share premium accounts	6 743	
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	6 743	
<b>Tier 2 (T2) capital: regulatory adjustments</b>			
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	-	
<b>57</b>	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>	-	
<b>58</b>	<b>Tier 2 (T2) capital</b>	6 743	
<b>59</b>	<b>Total capital (TC = T1 + T2)</b>	87 483	
<b>60</b>	<b>Total Risk exposure amount</b>	543 208	
<b>Capital ratios and requirements including buffers</b>			
61	Common Equity Tier 1 capital	13.75%	
62	Tier 1 capital	14.86%	
63	Total capital	16.10%	
64	Institution CET1 overall capital requirements	8.93%	
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	5.50%	
<b>National minima (if different from Basel III)</b>			
69	Not applicable		
70	Not applicable		
71	Not applicable		
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)		
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)		
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach		
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		

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

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

EUR'000

		<b>a</b>	<b>c</b>
		<b>Balance sheet as in published financial statements</b>	<b>Reference</b>
		<b>As at period end</b>	
<b>Assets - Breakdown by asset classes according to the balance sheet in the published financial statements</b>			
1	Cash, cash balances at central banks	338 024	
2	On-demand claims on credit institutions	11 264	
3	Financial assets measured at fair value through profit or loss	395	
4	Financial assets measured at fair value through other comprehensive income	20 666	
5	Financial assets measured at amortised cost	493 609	
6	Investment in subsidiaries, associate and joint ventures	827	
7	Tangible assets	24 864	
8	Intangible assets	1 443	Row 8 in the EU CC1 templ.
9	Tax assets	1	
10	Other assets	10 384	
11	Non-current assets and disposal groups classified as held for sale	11 150	
		-	
	<b>Total assets</b>	<b>912 627</b>	
<b>Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements</b>			
1	Financial liabilities measured at fair value through profit or loss	-	
2	Financial liabilities measured at amortised cost	817 953	
	of which: deposits	806 948	Partially line 46 in the EU CC1 template
	of which: debt securities issued	11 005	Partially line 30 in the EU CC1 template
3	Provisions	298	
4	Tax liabilities	3 770	
5	Other liabilities	4 297	
		-	
	<b>Total liabilities</b>	<b>826 317</b>	
<b>Shareholders' Equity</b>			
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	10 695	Partially line 2 in the EU CC1 template
3	Retained earnings	27 019	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	-1 030	Partially line 3 in the EU CC1 template
		-	
	<b>Fair value changes of debt instruments measured at fair value through other comprehensive income</b>	<b>86 310</b>	

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

EUR'000

	a	b	c		d	e	f	g			h	i	j	k	l	m							
			General credit exposures					Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book							Total exposure value	Own fund requirements			Risk-weighted exposure amounts	Own fund requirements weights (%)	Counter-cyclical buffer rate (%)
			Exposure value under the standardised approach	Exposure value under the IRB approach				Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models									Relevant credit risk exposures - Credit risk	Relevant credit exposures - Market risk	Relevant credit exposures – Securitisation positions in the non-trading book			
<b>010</b>	<b>Breakdown by country:</b>																						
1	ANTIGUA AND BARBUDA	21 194		-			21 194	1 406		-			1 406	17 580	3.6667%	0.00%							
2	ARMENIA	781		-			781	63		-			63	781	0.1630%	0.00%							
3	ARGENTINA	729		-			729	88		-			88	1 094	0.2282%	0.00%							
4	AUSTRALIA	2		-			2	-		-			-	2	0.0004%	1.00%							
5	AZERBAIJAN	690		-			690	55		-			55	690	0.1438%	0.00%							
6	BELGIUM	3 871		-			3 871	370		-			370	4 620	0.9636%	0.00%							
7	BRAZIL	445		-			445	36		-			36	445	0.0929%	0.00%							
8	BELARUS	1		-			1	-		-			-	1	0.0002%	0.00%							
9	BELIZE	589		-			589	47		-			47	589	0.1229%	0.00%							
10	CANADA	-		-			-	-		-			-	-	0.0000%	0.00%							
11	CONGO, THE DEMOCRATIC REPUBLIC OF THE	448		-			448	54		-			54	673	0.1403%	0.00%							
12	SWITZERLAND	3 030		-			3 030	201		-			201	2 509	0.5233%	0.00%							
13	CHINA	454		-			454	54		-			54	680	0.1419%	0.00%							
14	CYPRUS	624		-			624	50		-			50	624	0.1302%	0.50%							
15	CZECH REPUBLIC	1		-			1	-		-			-	1	0.0003%	2.00%							
16	GERMANY	2		-			2	-		-			-	2	0.0005%	0.75%							
17	DENMARK	-		-			-	-		-			-	-	0.0001%	2.50%							
18	ESTONIA	12 721		-			12 721	855		-			855	10 693	2.2302%	1.50%							
19	UNITED KINGDOM	32 009		-			32 009	2 256		-			2 256	28 195	5.8808%	2.00%							
20	GEORGIA	451		-			451	36		-			36	451	0.0940%	0.00%							
21	IRELAND	1		-			1	-		-			-	1	0.0002%	1.00%							

22	ITALY	3 462	-	3 462	317	-	317	3 959	0.8257%	0.00%
23	LIBERIA	14 878	-	14 878	994	-	994	12 427	2.5920%	0.00%
24	LITHUANIA	22 506	-	22 506	1 729	-	1 729	21 615	4.5085%	1.00%
25	LUXEMBOURG	-	-	-	-	-	0	0	0.0000%	0.50%
26	LATVIA	362 286	-	362 286	26 338	-	26 338	329 222	68.6677%	0.00%
27	MALTA	1 097	-	1 097	67	-	67	836	0.1743%	0.00%
28	MEXICO	1 038	-	1 038	125	-	125	1 556	0.3246%	0.00%
29	NETHERLANDS	7	-	7	1	-	1	7	0.0014%	1.00%
30	POLAND	910	-	910	73	-	73	910	0.1898%	0.00%
31	RUSSIAN FEDERATION	19	-	19	2	-	2	19	0.0040%	0.00%
32	SWEDEN	1 211	-	1 211	97	-	97	1 211	0.2526%	2.00%
33	SINGAPORE	15 777	-	15 777	1 056	-	1 056	13 196	2.7524%	0.00%
34	TURKMENISTAN	192	-	192	5	-	5	67	0.0141%	0.00%
35	TURKEY	1 324	-	1 324	159	-	159	1 986	0.4142%	0.00%
36	UKRAINE	30	-	30	4	-	4	45	0.0094%	0.00%
37	UNITED STATES	1 891	-	1 891	151	-	151	1 891	0.3944%	0.00%
38	UZBEKISTAN	718	-	718	68	-	68	855	0.1783%	0.00%
39	NORWAY	5 105	-	5 105	82	-	82	1 021	0.2129%	2.50%
40	SLOVENIA	1 275	-	1 275	153	-	153	1 913	0.3990%	0.50%
41	FINLAND	3 420	-	3 420	274	-	274	3 420	0.7133%	0.00%
42	MARSHALL ISLANDS	9 524	-	9 524	638	-	638	7 981	1.6646%	0.00%
43	AUSTRIA	1 083	-	1 083	87	-	87	1 083	0.2259%	0.00%
44	SAINT VINCENT AND THE GRENADINES	1 993	-	1 993	121	-	121	1 519	0.3168%	0.00%
45	FRANCE	2 984	-	2 984	219	-	219	2 732	0.5697%	0.50%
46	HUNGARY	1	-	1	-	-	0	1	0.0003%	0.00%
47	BULGARIA	339	-	339	27	-	27	339	0.0708%	2.00%
020	Total	531 115	-	531 115	38 355	-	38 355	479 442	100.000%	

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

EUR'000

		<b>a</b>
1	Total risk exposure amount	543 208
2	Institution specific countercyclical capital buffer rate	0.2135%
3	Institution specific countercyclical capital buffer requirement	1 160



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

EUR'000

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



## Template EU CQ3 – Credit quality of performing and non-performing exposures by past due days (group).

EUR'000

	Gross carrying amount/nominal amount											
	Performing exposures			Non-performing exposures								
		Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
<b>Cash balances at central banks and other demand deposits</b>	<b>348 712</b>	<b>348 712</b>	-	-	-	-	-	-	-	-	-	-
Loans and advances	406 554	406 339	215	18 799	16 025	7	208	23	2 527	9	-	18 799
Central banks	-	-	-	-	-	-	-	-	-	-	-	-
General governments	-	-	-	-	-	-	-	-	-	-	-	-
Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	21 355	21 355	-	671	671	-	-	-	-	-	-	671
Non-financial corporations	370 767	370 767	-	17 931	15 269	3	191	3	2 465	-	-	17 931
Of which SMEs	321 252	321 252	-	17 931	15 269	3	191	3	2 465	-	-	17 931
Households	14 432	14 217	215	197	85	4	17	20	62	9	-	197
<b>Debt securities</b>	<b>96 858</b>	<b>96 858</b>	-	<b>1 875</b>	<b>1 875</b>	-	-	-	-	-	-	<b>1 875</b>
Central banks	-	-	-	-	-	-	-	-	-	-	-	-
General governments	54 814	54 814	-	-	-	-	-	-	-	-	-	-
Credit institutions	7 338	7 338	-	-	-	-	-	-	-	-	-	-
Other financial corporations	1 475	1 475	-	1 875	1 875	-	-	-	-	-	-	1 875
Non-financial corporations	33 231	33 231	-	-	-	-	-	-	-	-	-	-
<b>Off-balance-sheet exposures</b>	<b>99 031</b>			<b>932</b>								<b>932</b>
Central banks	-			-								-
General governments	-			-								-
Credit institutions	-			-								-
Other financial corporations	1 289			-								-
Non-financial corporations	96 973			903								903
Households	769			29								29
<b>Total</b>	<b>951 155</b>	<b>851 909</b>	<b>215</b>	<b>21 606</b>	<b>17 900</b>	<b>7</b>	<b>208</b>	<b>23</b>	<b>2 527</b>	<b>9</b>	<b>-</b>	<b>21 606</b>

## 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	99 383	14 542	221 598	82 327	-	417 850
2	Debt securities	20 648	19 923	54 986	849	-	96 406
<b>3</b>	<b>Total</b>	120 031	34 465	276 584	83 176	-	514 256

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

		<b>a</b>
		<b>Gross carrying amount</b>
<b>010</b>	<b>Initial stock of non-performing loans and advances</b>	4 952
020	Inflows to non-performing portfolios	15 792
030	Outflows from non-performing portfolios	-1 945
040	Outflows due to write-offs	-
050	Outflow due to other situations	-1 945
<b>060</b>	<b>Final stock of non-performing loans and advances</b>	18 799

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

		a	b	c	d	e	f	g	h	i	j	k	l	m	n		o
		Gross carrying amount/nominal amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures				Performing exposures – accumulated impairment and provisions		Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					On performing exposures	On non-performing exposures
		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	348 712	348 712	-	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	406 554	385 414	21 140	18 799	-	18 799	-948	-779	-169	-6 555	-	-6 555	-	385 578	10 112	
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
030	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
040	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
050	Other financial corporations	21 355	21 355	-	671	-	671	-30	-30	-	-416	-	-416	-	7 493	-	
060	Non-financial corporations	370 767	352 208	18 559	17 931	-	17 931	-882	-716	-166	-5 982	-	-5 982	-	364 593	10 071	
070	Of which SMEs	321 252	307 262	13 990	17 931	-	17 931	-736	-685	-51	-5 982	-	-5 982	-	315 427	10 071	
080	Households	14 432	11 851	2 581	197	-	197	-36	-33	-3	-157	-	-157	-	13 492	41	
090	Debt securities	96 858	92 139	4 719	1 875	-	1 875	-452	-174	-278	-1 875	-	-1 875	-	-	-	
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
110	General governments	54 814	54 814	-	-	-	-	-20	-20	-	-	-	-	-	-	-	
120	Credit institutions	7 338	7 338	-	-	-	-	-10	-10	-	-	-	-	-	-	-	
130	Other financial corporations	1 475	1 475	-	1 875	-	1 875	-16	-16	-	-1 875	-	-1 875	-	-	-	
140	Non-financial corporations	33 231	28 512	4 719	-	-	-	-406	-128	-278	-	-	-	-	-	-	
150	Off-balance-sheet exposures	<b>99 031</b>	<b>98 939</b>	<b>92</b>	<b>932</b>	-	<b>932</b>	<b>107</b>	<b>106</b>	<b>1</b>	<b>191</b>	-	<b>191</b>		-	-	
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
170	General governments	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
180	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-		-	-	
190	Other financial corporations	<b>1 289</b>	<b>1 289</b>	-	-	-	-	<b>11</b>	<b>11</b>	-	-	-	-		-	-	
200	Non-financial corporations	<b>96 973</b>	<b>96 906</b>	<b>67</b>	<b>903</b>	-	<b>903</b>	<b>75</b>	<b>75</b>	-	<b>173</b>	-	<b>173</b>		-	-	
210	Households	<b>769</b>	<b>744</b>	<b>25</b>	<b>29</b>	-	<b>29</b>	<b>21</b>	<b>20</b>	<b>1</b>	<b>18</b>	-	<b>18</b>		-	-	
220	<b>Total</b>	<b>951 155</b>	<b>925 204</b>	<b>25 951</b>	<b>21 606</b>	-	<b>21 606</b>	<b>-1 507</b>	<b>-1 059</b>	<b>-448</b>	<b>-8 621</b>	-	<b>-8 621</b>	-	<b>385 578</b>	<b>10 112</b>	

## Template EU CQ1 – Credit quality of forborne exposures.

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures			Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
			Of which defaulted	Of which impaired					
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	18 752	1 894	1 894	1 894	-166	-66	20 414	1 828
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>	16 966	1 894	1 894	1 894	-166	-66	18 628	1 828
070	<i>Households</i>	1 786	-	-	-	-	-	1 786	-
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	11	-	-	-	-	-	-	-
<b>100</b>	<b>Total</b>	<b>18 763</b>	<b>1 894</b>	<b>1 894</b>	<b>1 894</b>	<b>-166</b>	<b>-66</b>	<b>20 414</b>	<b>1 828</b>

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

		a	b
		<b>Collateral obtained by taking possession</b>	
		<b>Value at initial recognition</b>	<b>Accumulated negative changes</b>
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>	-	-
<b>080</b>	<b>Total</b>	13 964	-1 607

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

	a	b	c	d	e	f	g
	Gross carrying/nominal amount			Of which subject to impairment	Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
	Of which non-performing						
		Of which defaulted					
<b>010</b>	<b>On-balance-sheet exposures</b>	<b>524 086</b>	<b>20 674</b>	<b>20 674</b>	<b>524 086</b>	<b>-9 830</b>	
020	LATVIA	302 919	6 799	6 799	302 919	-2 690	
030	LITHUANIA	68 860	-	-	68 860	-19	
070	Other countries	152 307	13 875	13 875	152 307	-7 121	
<b>080</b>	<b>Off-balance-sheet exposures</b>	<b>99 963</b>	<b>932</b>	<b>932</b>		<b>298</b>	
090	LATVIA	62 963	932	932		283	
100	FINLAND	17 100	-	-		-	
110	AUSTRIA	10 000	-	-		3	
140	Other countries	9 900	-	-		12	
<b>150</b>	<b>Total</b>	<b>624 049</b>	<b>21 606</b>	<b>21 606</b>	<b>524 086</b>	<b>-9 830</b>	<b>298</b>

## 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	15 243	1 736	1 736	15 243	-90	-
020	Mining and quarrying	-	-	-	-	-	-
030	Manufacturing	41 411	273	273	41 411	-159	-
040	Electricity, gas, steam and air conditioning supply	4 392	-	-	4 392	-10	-
050	Water supply	6 060	-	-	6 060	-40	-
060	Construction	7 453	129	129	7 453	-26	-
070	Wholesale and retail trade	102 192	5 640	5 640	102 192	-2 301	-
080	Transport and storage	50 573	248	248	50 573	-244	-
090	Accommodation and food service activities	10 722	-	-	10 722	-	-
100	Information and communication	7	-	-	7	-	-
110	Financial and insurance activities	2 419	-	-	2 419	-31	-
120	Real estate activities	121 770	298	298	121 770	-121	-
130	Professional, scientific and technical activities	4 548	3 748	3 748	4 548	-1 499	-
140	Administrative and support service activities	21 796	5 859	5 859	21 796	-2 343	-
150	Public administration and defense, compulsory social security	-	-	-	-	-	-
160	Education	112	-	-	112	-	-
170	Human health services and social work activities	-	-	-	-	-	-
180	Arts, entertainment and recreation	-	-	-	-	-	-
190	Other services	-	-	-	-	-	-
<b>200</b>	<b>Total</b>	<b>388 698</b>	<b>17 931</b>	<b>17 931</b>	<b>388 698</b>	<b>-6 864</b>	<b>-</b>

## 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
<b>010</b>	<b>Initial stock of non-performing loans and advances</b>	4 952	
020	Inflows to non-performing portfolios	15 792	
030	Outflows from non-performing portfolios	-1 945	
040	Outflow to performing portfolio	-	
050	Outflow due to loan repayment, partial or total	-1 945	
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	-	
<b>130</b>	<b>Final stock of non-performing loans and advances</b>	18 799	

**Template EU CQ2 – Quality of forbearance.**

		<b>a</b>
		<b>Gross carrying amount of forborne exposures</b>
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 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	<b>Total</b>	-	-	13 964	-1 607	11 150	-	-	-	2 814	-1 607	11 150	-

## 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	392 326		396 907	204		0%
2	Regional government or local authorities						
3	Public sector entities	890		1 119		1 005	90%
4	Multilateral development banks						
5	International organisations						
6	Institutions	17 079		17 079		5 346	31%
7	Corporates	414 798	95 731	409 987	33 032	379 016	86%
8	Retail						
9	Secured by mortgages on immovable property	6 262		6 262		2 192	35%
10	Exposures in default	12 244	742	12 244	412	14 877	118%
11	Exposures associated with particularly high risk	28 979	3 195	28 979	1 598	45 864	150%
12	Covered bonds						
13	Institutions and corporates with a short-term credit assessment						
14	Collective investment undertakings						
15	Equity	1 240		1 240		1 240	100%
16	Other items	37 361		37 361		36 252	97%
<b>17</b>	<b>Total</b>	<b>911 178</b>	<b>99 668</b>	<b>911 178</b>	<b>35 246</b>	<b>485 792</b>	<b>51%</b>

### 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	397 111															397 111	
2	Regional government or local authorities																	
3	Public sector entities							230			890						1 119	
4	Multilateral development banks																	
5	International organisations																	
6	Institutions					10 647		6 433									17 079	
7	Corporates					10 127		505			426 456	5 931					443 019	
8	Retail exposures																	
9	Exposures secured by mortgages on immovable property							6 261									6 262	
10	Exposures in default										8 215	4 441					12 657	
11	Exposures associated with particularly high risk											30 576					30 576	
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										1 240						1 240	
16	Other items	576				665					36 119						37 361	
17	<b>TOTAL</b>	397 687				21 439	6 261	7 167			472 921	40 948					946 424	

## Template EU MR1 – Market risk under the standardised approach.

EUR'000

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

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

EUR'000

		<b>a</b>
		<b>Applicable amount</b>
1	Total assets as per published financial statements	912 627
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustment for eligible cash pooling transactions	
8	Adjustment for derivative financial instruments	
9	Adjustment for securities financing transactions (SFTs)	
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	38 016
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	-1 833
<b>13</b>	<b>Total exposure measure</b>	<b>948 809</b>

## Template EU LR2 – LRCom: Leverage ratio common disclosure.

		EUR'000	CRR leverage ratio exposures	
			a	b
			T	T-1
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>				
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	912 621		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)	-1 827		-1 806
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	910 794		694 210
<b>Derivative exposures</b>				
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)			19
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
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	<b>Total derivatives exposures</b>			160
<b>Securities financing transaction (SFT) exposures</b>				
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	<b>Total securities financing transaction exposures</b>			
<b>Other off-balance sheet exposures</b>				
19	Off-balance sheet exposures at gross notional amount	99 963		59 508
20	(Adjustments for conversion to credit equivalent amounts)	-62 245		-35 225
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	298		523

22	<b>Off-balance sheet exposures</b>	38 016	24 805
<b>Excluded exposures</b>			
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)		
<b>Capital and total exposure measure</b>			
23	<b>Tier 1 capital</b>	80 740	75 811
24	<b>Total exposure measure</b>	<b>948 809</b>	<b>719 175</b>
<b>Leverage ratio</b>			
25	Leverage ratio (%)	8.5097%	10.5414%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	8.5097%	10.5414%
25.a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	8.5097%	10.5414%
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%
<b>Choice on transitional arrangements and relevant exposures</b>			
ES-27.b	Choice on transitional arrangements for the definition of the capital measure		
<b>Disclosure of mean values</b>			
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)	948 809	719 175
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)	948 809	719 175
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	8.5097%	10.5414%
31.a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	8.5097%	10.5414%

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

EUR'000

		<b>a</b>
		<b>CRR leverage ratio exposures</b>
<b>EU-1</b>	<b>Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:</b>	<b>912 621</b>
EU-2	Trading book exposures	
EU-3	Banking book exposures, of which:	
EU-4	Covered bonds	
EU-5	Exposures treated as sovereigns	396 907
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	1 119
EU-7	Institutions	17 079
EU-8	Secured by mortgages of immovable properties	6 262
EU-9	Retail exposures	
EU-10	Corporates	409 987
EU-11	Exposures in default	12 244
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	69 022

## 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	
	<b>Available stable funding (ASF) Items</b>					
1	Capital items and instruments	80 740	25	10	6 707	87 448
2	Own funds	80 740	25	10	6 707	87 448
3	Other capital instruments		-	-	-	-
4	Retail deposits		273 118	73 598	27 148	339 263
5	Stable deposits		1 387	-	-	1 318
6	Less stable deposits		271 731	73 598	27 148	337 944
7	Wholesale funding:		369 531	11 774	49 890	160 059
8	Operational deposits		57 747	-	-	16 172
9	Other wholesale funding		311 785	11 774	49 890	143 887
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	-	208	196	8 050	8 148
12	NSFR derivative liabilities	-				
13	All other liabilities and capital instruments not included in the above categories		208	196	8 050	8 148
14	<b>Total available stable funding (ASF)</b>					594 918
	<b>Required stable funding (RSF) Items</b>					
15	Total high-quality liquid assets (HQLA)					2 971
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		20 874	-	3 904	14 341
17	Performing loans and securities:		27 169	64 968	334 977	330 764
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		90	43	7 933	7 963
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		23 323	50 523	245 086	293 827
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	508	4 070
22	Performing residential mortgages, of which:		448	182	58 256	-

23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		-	3	5 751	-
24	<i>Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products</i>		3 308	14 220	23 702	28 973
25	Interdependent assets					
26	Other assets:		<b>30 431</b>	-	<b>31 342</b>	<b>44 118</b>
27	<i>Physical traded commodities</i>				-	-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>				-	-
29	<i>NSFR derivative assets</i>				-	-
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>				-	-
31	<i>All other assets not included in the above categories</i>		30 431	-	31 342	44 118
32	Off-balance sheet items		27 332	24 344	48 287	6 696
<b>33</b>	<b>Total RSF</b>					398 890
<b>34</b>	<b>Net Stable Funding Ratio (%)</b>					149.1433%

## 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	370 873	395 690	395 690	-	-
2	Debt securities	96 406	-	-	-	
3	Total	467 279	395 690	395 690	-	-
4	<i>Of which non-performing exposures</i>	2 133	10 111	10 111	-	-
EU-5	<i>Of which defaulted</i>	2 133	10 111			

## Template EU AE1 – Encumbered and unencumbered assets.

		Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets	
			of which nationally eligible <i>EHQLA</i> and <i>HQLA</i>		of which nationally eligible <i>EHQLA</i> and <i>HQLA</i>		of which <i>EHQLA</i> and <i>HQLA</i>		of which <i>EHQLA</i> and <i>HQLA</i>
		010	030	040	050	060	080	090	100
010	Assets of the reporting institution	19 903	1 507			750 212	77 123		
030	Equity instruments	-	-	-	-	378	-	378	-
040	Debt securities	8 123	1 507	-	-	119 526	77 123	119 526	77 123
050	of which: covered bonds	-	-	-	-	-	-	-	-
060	of which: securitisations	-	-	-	-	-	-	-	-
070	of which: issued by general governments	1 507	1 507	-	-	72 054	72 054	72 054	72 054
080	of which: issued by financial corporations	498	-	-	-	20 557	5 069	20 557	5 069
090	of which: issued by non-financial corporations	6 119	-	-	-	26 915	-	26 915	-
120	Other assets	11 780	-			630 308	-		

## Template EU AE2 – Collateral received and own debt securities issued.

		Fair value of encumbered collateral received or own debt securities issued		Unencumbered	
		010	of which nationally eligible EHQLA and HQLA	040	Fair value of collateral received or own debt securities issued available for encumbrance
			030		of which EHQLA and HQLA
<b>130</b>	<b>Collateral received by the reporting institution</b>	-	-	-	-
140	Loans on demand	-	-	-	-
150	Equity instruments	-	-	-	-
160	Debt securities	-	-	-	-
170	of which: covered bonds	-	-	-	-
180	of which: securitisations	-	-	-	-
190	of which: issued by general governments	-	-	-	-
200	of which: issued by financial corporations	-	-	-	-
210	of which: issued by non-financial corporations	-	-	-	-
220	Loans and advances other than loans on demand	-	-	-	-
230	Other collateral received	-	-	-	-
<b>240</b>	<b>Own debt securities issued other than own covered bonds or securitisations</b>	-	-	-	-
<b>241</b>	<b>Own covered bonds and asset-backed securities issued and not yet pledged</b>				
<b>250</b>	<b>TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED</b>	19 903	-		

## Template EU AE3 – Sources of encumbrance.

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



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