



BluOr Bank AS
II Quarter
2024 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 and The Group's financial statements for the twelve months of the year 2023 are prepared in accordance with the International Financial Reporting Standards approved by the European Union, based on the principle of a going concern. 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

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 2024

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
Regina Lubgane	Member of the Council	17.06.2024.

The Board

30 June 2024

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
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.

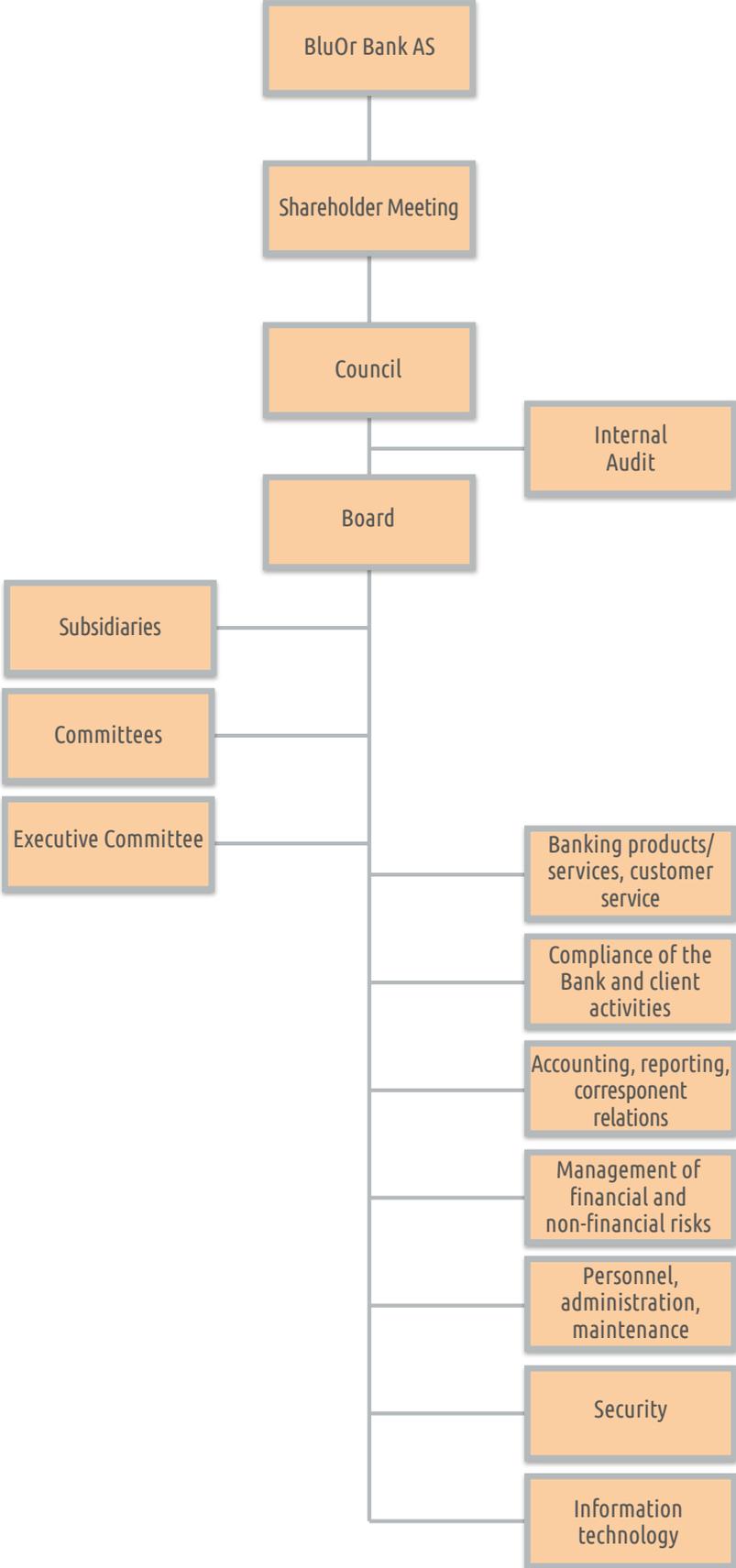
The target client base of the Bank is aligned to its key development goals:

- 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

30.06.2024

No.	Name of a commercial entity	Registration No.	Registration location code	Registration address	Type of activities*	Interest in share capital / voiting 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 „ZapDvina Development”	40003716809	LV	Kr. Valdemara 149, Rīga, LV-1013, Latvija	PLS	100%	MS
6.	Kamaly Development EOOD	№ 147093418	BG	Etiera k-s ½B – 18, Sveti Vlas, Burgas obl., Nesebier 8256, Bulgaria	PLS	100%	MMS
7.	Pulkarne Entity SIA	40103481018	LV	Kr. Valdemāra 149-405, Rīga, LV-1013, Latvija	PLS	100%	MS
8.	Pils Pakalpojumi AS	40103170308	LV	Smilšu iela 6, Rīga LV-1050, Latvija	PLS	100%	MS
9.	Foxtran Management Ltd.	№ 113,276	BZ	Suite 102, Ground Floor, Blake Building, Corner Eyre & Huston Streets, Belize City, Belize	PLS	100%	MMS
10.	Kamaly Development UAB	№300558022	LT	Klaipėdos m. sav. Klaipėdos m., Karklu g. 12, Lithuania	PLS	100%	MS
11.	Jēkaba 2 SIA	№ 40103293621	LV	Jēkaba 2, Rīga, LV-1050, Latvija	PLS	100%	MS
12.	HAZEE SHIPPING CORP	№ 122754	MH	Trust Company Complex, Ajeltake Road, Ajeltake Island, Majuro MH 96960, Marshall Islands	PLS	100%	MMS

* 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 places significant importance on risk identification and management. At least once a year, as part of the capital adequacy assessment process, the Bank identifies significant risks relevant to its own activities and the activities of the Prudential Consolidation Group. The Bank considers the following risks as risks that may be significant for its own activities and the activities of the Prudential Consolidation Group:

- Credit risk, including concentration risk, country risk, risks related to securitization transactions;
- Credit Valuation Adjustment (CVA) risk;
- Liquidity risk;
- Market risks (incl. debt securities price risk and foreign exchange risk);
- Interest rate risk in the non-trading portfolio;
- Operational risk;
- IT risks and security risks;
- Operational compliance risk;
- Money laundering, terrorism and proliferation financing risk;
- Sanctions risk;
- Strategy risk;
- Reputation risk;
- Risk of excessive leverage;
- Model risk;
- Residual risk.

The approach of the Bank and of the Prudential Consolidation Group 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 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;
- Legal Department;
- IT Security Unit;
- Security Department.

The Risk Committee established by the Council of the Bank is a supervisory body that is part of the Bank's organizational structure, which is independent in its activities and whose purpose is to advise the Council of the Bank and provide it with support in relation to the current and future risk strategy of the Bank and the Prudential Consolidation Group, including any changes thereto, taking into account changes in the type of activities of the Bank and of the Prudential Consolidation Group, as well as changes in external factors, and assists the 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 30.06.2024 Non-audited	Consolidated group in the reporting period 30.06.2024 Non-audited	Credit institution in the corresponding period of the previous reporting year 30.06.2023 Audited	Consolidated group in the corresponding period of the previous reporting year 30.06.2023 Non-audited
1	Interest income	24 897	25 327	15 536	15 487
2	Interest expenses (-)	-11 083	-10 917	-4 478	-4 321
3	Dividend income	12	12	18	18
4	Fee and commission income	6 805	6 804	6 002	6 001
5	Fee and commission expenses (-)	-914	-914	-869	-869
6	Net profit/loss from derecognition of financial assets and financial liabilities not measured at fair value through profit or loss (+/-)	-229	-229	-247	-247
7	Net profit/loss from financial assets and financial liabilities measured at fair value through profit or loss (+/-)	276	276	-90	-90
8	Net profit/loss from risk mitigation accounting (+/-)	-	-	-	-
9	Net profit/loss from difference in foreign currency rates (+/-)	-68	-68	31	31
10	Net profit/loss from derecognition of non-financial assets (+/-)	-	-	-	-
11	Other income	2 051	2 101	886	991
12	Other expenses (-)	-1 176	-1 171	-1 047	-1 048
13	Administrative expenses (-)	-7 625	-8 045	-6 151	-6 421
14	Depreciation (-)	-554	-770	-579	-691
15	Profit or loss recognised as the result of changes to contractual cash flows of the financial asset (+/-)	-	-	-	-
16	Provisions or reversal of provisions (-/+)	-124	-124	-393	-393
17	Impairment or reversal of impairment (-/+)	-771	-910	-706	-704
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 (+/-)	11 497	11 372	7 913	7 744
22	Corporate income tax	-2 301	-2 301	-278	-278
23	Profit/loss for reporting period (+/-)	9 196	9 071	7 635	7 466
24	Other comprehensive income for reporting period (+/-)*	340	340	204	204

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

Balance overview

EUR'000

No.	Item	Credit institution in the reporting period 30.06.2024 Non-audited	Consolidated group in the reporting period 30.06.2024 Non-audited	Credit institution in the previous reporting year 31.12.2023 Audited	Consolidated group in the previous reporting year 31.12.2023 Audited
1	Cash and on-demand claims on central banks	389 194	389 194	338 024	338 024
2	On-demand claims on credit institutions	16 259	16 359	11 256	11 264
3	Financial assets measured at fair value through profit or loss	428	428	395	395
3.1.	Incl. loans	-	-	-	-
4	Financial assets measured at fair value through other comprehensive income	13 191	13 191	20 666	20 666
5	Financial assets measured at amortised cost	483 115	498 176	488 852	493 609
5.1.	Incl. loans	426 153	441 215	412 078	417 851
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	39 697	827	28 871	827
9	Tangible assets	13 627	24 204	14 106	24 864
10	Intangible assets	251	1 280	267	1 403
11	Tax assets	-	1	-	1
12	Other assets	10 413	10 474	10 273	10 383
13	Non-current assets and disposal groups classified as held for sale	-	-	11 150	11 150
14	Total assets (1+...+13)	966 175	954 134	923 860	912 586
15	Liabilities to central banks	-	-	-	-
16	Liabilities on-demand to credit institutions	2 766	2 766	4 407	4 407
17	Financial liabilities measured at fair value through profit or loss	-	-	-	-
17.1.	Incl. deposits	-	-	-	-
18	Financial liabilities measured at amortised cost	860 628	856 512	816 637	813 545
18.1.	Incl. deposits	846 881	842 765	805 632	802 540
19	Derivatives – hedge accounting	-	-	-	-
20	Fair value changes of the hedged items in portfolio hedge of interest rate risk	-	-	-	-
21	Provisions	421	421	298	298
22	Tax liabilities	3 110	3 110	3 770	3 770
23	Other liabilities	14 024	4 458	14 059	4 298
24	Liabilities in disposal groups classified as held for sale	-	-	-	-
25	Total liabilities (15+...+24)	880 949	867 267	839 171	826 318
26	Capital and reserves	85 226	86 867	84 689	86 268
27	Total capital and reserves and liabilities (25+26)	966 175	954 134	923 860	912 586
28	Off-balance items	93 845	93 845	99 966	99 963
29	Potential liabilities	2 302	2 302	1 904	1 904
30	Off-balance liabilities to clients	91 543	91 543	98 062	98 059

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.)	90 632	88 263
1.1.	Tier 1 capital (1.1.1.+1.1.2.)	83 857	81 488
1.1.1.	Common Equity Tier 1	75 148	72 779
1.1.2.	Additional Tier 1	8 709	8 709
1.2.	Tier 2 capital	6 775	6 775
2.	Total risk exposure amount	568 137	555 707
2.1.	Risk-weighted exposure amount for credit risk, counterparty credit risk, dilution risk and free deliveries	511 202	498 038
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	56 935	57 669
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	-	-
3.	Capital ratios and capital tiers		
3.1.	Common Equity Tier 1 capital ratio (1.1.1./2.*100)	13.23%	13.10%
3.2.	Common Equity Tier 1 surplus (+)/ deficit (-) (1.1.1.-2.*4.5%)	49 582	47 772
3.3.	Tier 1 capital ratio (1.1./2.*100)	14.76%	14.66%
3.4.	Tier 1 capital surplus (+)/ deficit (-) (1.1.-2.*6%)	49 769	48 146
3.5.	Total capital ratio (1./2.*100)	15.95%	15.88%
3.6.	Total capital surplus (+)/ deficit (-) (1.-2.*8%)	45 181	43 806
4.	Total capital reserve requirement (4.1.+4.2.+4.3.+4.4.+4.5.+4.6.)	16 531	16 299
4.1.	Capital preservation reserve	14 203	13 893
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	908	1 017
4.4.	Systemic risk capital reserve	-	-
4.5.	Other systemically important institution's capital reserve	1 420	1 389
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.	13.23%	13.10%
5.3.	Tier 1 capital ratio with an adjustment amount specified in row 5.1.	14.76%	14.66%
5.4.	Total capital ratio with an adjustment amount specified in row 5.1.	15.95%	15.88%

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	90 632	88 263
1.1.A	Tier 1 capital as if IFRS 9 transitional arrangements were not applied	83 857	81 488
1.1.1.A	Common Equity Tier 1 as if IFRS 9 transitional arrangements were not applied	75 148	72 779
2.A	Total risk exposure amount as if IFRS 9 transitional arrangements were not applied	568 137	555 707
3.1.A	Common Equity Tier 1 capital ratio as if IFRS 9 transitional arrangements were not applied	13.23%	13.10%
3.3.A	Tier 1 capital ratio as if IFRS 9 transitional arrangements were not applied	14.76%	14.66%
3.5.A	Total capital ratio as if IFRS 9 transitional arrangements were not applied	15.95%	15.88%

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	421 574	421 574
2	Net cash outflows	285 487	283 027
3	Liquidity coverage ratio (%)	148%	149%

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	78	-	-	78
Financial assets measured at amortised cost	945	96	5 802	6 843
Potential liabilities	24	1	182	207
Off-balance liabilities to clients	120	-	94	214
Total	1 167	97	6 078	7 342

Performance indicators of the credit institution

Item	Credit institution in the reporting period 30.06.2024	Consolidated group in the reporting period 30.06.2024	Credit institution in the corresponding period of the previous reporting year 30.06.2023	Consolidated group in the corresponding period of the previous reporting year 30.06.2023
Return on equity (ROE) (%)	21.01%	20.04%	18.23%	17.27%
Return on assets (ROA) (%)	1.94%	1.94%	2.18%	2.16%

Security investments

EUR'000

Issuer's country*	Value	Coupon	Provisions	Sum	Market value of financial instruments measured at amortised cost, without a coupon
Lithuania	31 781	21	-16	31 786	25 271
<i>incl. central governments</i>	<i>29 755</i>	<i>17</i>	<i>-10</i>	<i>29 762</i>	<i>23 338</i>
Other countries	40 907	718	-2 831	38 794	29 108
<i>incl. central governments</i>	<i>7 094</i>	<i>47</i>	<i>-9</i>	<i>7 132</i>	<i>6 933</i>
TOTAL	72 688	739	-2 847	70 580	54 379

* 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 30 June 2024	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					350 604	310 195	259 723	233 978
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	373 668	361 462	332 873	315 861	32 780	31 502	25 129	25 710
3	<i>Stable deposits</i>	1 591	1 892	2 254	2 977	80	95	113	149
4	<i>Less stable deposits</i>	33 523	32 617	30 477	29 633	4 372	4 239	3 962	3 847
5	Unsecured wholesale funding	310 157	273 090	239 981	221 448	196 912	164 795	135 003	117 839
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	58 224	58 286	59 113	61 766	14 422	14 442	14 651	15 322
7	<i>Non-operational deposits (all counterparties)</i>	251 933	214 804	180 868	159 682	182 490	150 353	120 352	102 518
8	<i>Unsecured debt</i>	-	-	-	-	-	-	-	-
9	<i>Secured wholesale funding</i>					-	-	-	-
10	Additional requirements	65 623	62 439	61 957	55 148	9 507	9 075	9 318	9 931
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	1 154	2 298	2 305	2 972	1 154	2 298	2 305	2 972
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-	-	-	-	-
13	<i>Credit and liquidity facilities</i>	64 469	60 141	59 652	52 176	8 353	6 778	7 012	6 959
14	Other contractual funding obligations	58	22	17	17	58	22	17	17
15	Other contingent funding obligations	-	-	-	-	-	-	-	-
16	TOTAL CASH OUTFLOWS					239 257	205 395	169 467	153 497
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	-	-	64	243	-	-	64	243
18	Inflows from fully performing exposures	26 415	27 139	26 542	27 152	13 995	14 039	12 673	12 189
19	Other cash inflows	2 050	3 411	3 783	4 344	2 050	3 411	3 783	4 344

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				2 050	3 411	3 783	4 344
ES-19.b	(Excess inflows from a related specialised credit institution)	X				-	-	-	-
20	TOTAL CASH INFLOWS	28 465	30 550	30 389	31 739	16 045	17 450	16 521	16 776
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>	28 465	30 550	30 389	31 739	16 045	17 450	16 521	17 299
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER	X				350 604	310 195	259 723	231 419
22	TOTAL NET CASH OUTFLOWS	X				223 212	187 945	152 947	132 025
23	LIQUIDITY COVERAGE RATIO	X				1.57215	1.67692	1.71213	1.76072

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)	498 038	488 415	39 843
2	Of which the standardised approach	498 038	488 415	39 843
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			
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	57 669	57 669	4 614
EU 23.a	Of which basic indicator approach	57 669	57 669	4 614
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)			
29	Total	555 707	546 084	44 457

Template EU KM1 – Key metrics template.

EUR'000

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	72 779	72 556	74 372	74 711	79 598
2	Tier 1 capital	81 488	78 616	75 472	75 811	80 698
3	Total capital	88 263	85 358	82 245	82 684	87 196
Risk-weighted exposure amounts						
4	Total risk exposure amount	555 707	546 085	527 036	467 504	449 892
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	13.0967%	13.2865%	14.1113%	15.9809%	17.6928%
6	Tier 1 ratio (%)	14.6639%	14.3962%	14.3200%	16.2162%	17.9373%
7	Total capital ratio (%)	15.8830%	15.6309%	15.6052%	17.6862%	19.3816%
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 (%)	2.2000%	2.6000%	2.6000%	2.6000%	2.6000%
EU 7.b	of which: to be made up of CET1 capital (percentage points)	1.2375%	1.4625%	1.4625%	1.4625%	1.4625%
EU 7.c	of which: to be made up of Tier 1 capital (percentage points)	1.6500%	1.9500%	1.9500%	1.9500%	1.9500%
EU 7.d	Total SREP own funds requirements (%)	10.2000%	10.6000%	10.6000%	10.6000%	10.6000%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.5000%	2.5000%	2.5000%	2.5000%	2.5000%
EU 8.a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
9	Institution specific countercyclical capital buffer (%)	0.1830%	0.2123%	0.1200%	0.1400%	0.1400%
EU 9.a	Systemic risk buffer (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
10	Global Systemically Important Institution buffer (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 10.a	Other Systemically Important Institution buffer (%)	0.2500%	0.2500%	0.2500%	0.2500%	0.2500%
11	Combined buffer requirement (%)	2.9330%	2.9623%	2.5000%	2.5000%	2.5000%
EU 11.a	Overall capital requirements (%)	13.1330%	13.5623%	13.4700%	13.4900%	13.4900%
12	CET1 available after meeting the total SREP own funds requirements (%)	5.6830%	5.0309%	5.0052%	7.0862%	7.8403%
Leverage ratio						
13	Total exposure measure	992 867	948 808	797 337	719 175	731 039
14	Leverage ratio (%)	8.2074%	8.2857%	9.4654%	10.5414%	11.0389%

Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14.a	Additional own funds requirements to address the risk of excessive leverage (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 14.b	of which: to be made up of CET1 capital (percentage points)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 14.c	Total SREP leverage ratio requirements (%)	3.0000%	3.0000%	3.0000%	3.0000%	3.0000%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14.d	Leverage ratio buffer requirement (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
EU 14.e	Overall leverage ratio requirement (%)	3.0000%	3.0000%	3.0000%	3.0000%	3.0000%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	421 574	393 032	245 252	236 249	255 527
EU 16.a	Cash outflows - Total weighted value	305 845	238 236	159 857	157 385	138 961
EU 16.b	Cash inflows - Total weighted value	22 818	17 933	13 079	25 874	13 774
16	Total net cash outflows (adjusted value)	283 027	220 303	146 778	131 512	125 188
17	Liquidity coverage ratio (%)	148.9520%	178.4049%	167.0904%	179.6411%	204.1149%
Net Stable Funding Ratio						
18	Total available stable funding	571 325	592 797	533 805	500 456	498 248
19	Total required stable funding	396 905	380 259	370 546	335 676	330 681
20	NSFR ratio (%)	139.1664%	148.6266%	137.2607%	140.7572%	156.3892%

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
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	25 753	
3	Accumulated other comprehensive income (and other reserves)	-1 006	
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	74 690	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-14	
8	Intangible assets (net of related tax liability) (negative amount)	-1 280	
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	-617	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-1 910	
29	Common Equity Tier 1 (CET1) capital	72 779	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	8 709	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	8 709	
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	8 709	

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	8 709	
45	Tier 1 capital (T1 = CET1 + AT1)	81 488	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	6 775	
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	6 775	
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	6 775	
59	Total capital (TC = T1 + T2)	88 263	
60	Total Risk exposure amount	555 707	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	13.10%	
62	Tier 1 capital	14.66%	
63	Total capital	15.88%	
64	Institution CET1 overall capital requirements	8.67%	
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	1.24%	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	5.68%	
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	389 194	
2	On-demand claims on credit institutions	16 359	
3	Financial assets measured at fair value through profit or loss	428	
4	Financial assets measured at fair value through other comprehensive income	13 190	
5	Financial assets measured at amortised cost	498 176	
6	Investment in subsidiaries, associate and joint ventures	827	
7	Tangible assets	24 203	
8	Intangible assets	1 280	Row 8 in the EU CC1 templ.
9	Tax assets	1	
10	Other assets	10 474	
11	Non-current assets and disposal groups classified as held for sale	-	
	Total assets	954 134	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements			
1	Financial liabilities measured at fair value through profit or loss	-	
2	Financial liabilities measured at amortised cost	859 278	
	of which: deposits	845 531	Partially line 46 in the EU CC1 template
	of which: debt securities issued	13 747	Partially line 30 in the EU CC1 template
3	Provisions	421	
4	Tax liabilities	3 110	
5	Other liabilities	4 458	
	Total liabilities	867 267	
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	9 071	Partially line 2 in the EU CC1 template
3	Retained earnings	28 860	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	-335	Partially line 3 in the EU CC1 template
6	Fair value changes of debt instruments measured at fair value through other comprehensive income	-695	Partially line 3 in the EU CC1 template
	Fair value changes of debt instruments measured at fair value through other comprehensive income	86 867	

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

EUR'000

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

Template EU 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	Total				
010	Breakdown by country:													
1	ANTIGUA AND BARBUDA	25 576	-	-	-	25 576	1 687	-	-	-	1 687	21 086	4.2981%	0.00%
2	ARMENIA	310	-	-	-	310	25	-	-	-	25	310	0.0633%	1.50%
3	ARGENTINA	755	-	-	-	755	91	-	-	-	91	1 133	0.2309%	0.00%
4	AUSTRALIA	-	-	-	-	-	-	-	-	-	-	-	0.0000%	0.00%
5	AZERBAIJAN	344	-	-	-	344	28	-	-	-	28	344	0.0701%	0.00%
6	BELGIUM	3 919	-	-	-	3 919	371	-	-	-	371	4 634	0.9445%	0.50%
7	BRAZIL	463	-	-	-	463	37	-	-	-	37	463	0.0944%	0.00%
8	BELARUS	-	-	-	-	-	-	-	-	-	-	-	0.0000%	0.00%
9	BELIZE	517	-	-	-	517	41	-	-	-	41	517	0.1053%	0.00%
10	CANADA	-	-	-	-	-	-	-	-	-	-	-	0.0000%	0.00%
11	CONGO, THE DEMOCRATIC REPUBLIC OF THE	-	-	-	-	-	-	-	-	-	-	-	0.0000%	0.00%
12	SWITZERLAND	2 344	-	-	-	2 344	187	-	-	-	187	2 344	0.4777%	0.00%
13	CHINA	-	-	-	-	-	-	-	-	-	-	-	0.0000%	0.00%
14	CYPRUS	558	-	-	-	558	45	-	-	-	45	558	0.1136%	1.00%
15	CZECH REPUBLIC	958	-	-	-	958	77	-	-	-	77	958	0.1953%	2.00%
16	GERMANY	-	-	-	-	-	-	-	-	-	-	-	0.0000%	0.00%
17	DENMARK	-	-	-	-	-	-	-	-	-	-	-	0.0001%	2.50%
18	ESTONIA	10 754	-	-	-	10 754	712	-	-	-	712	8 900	1.8142%	1.50%
19	UNITED KINGDOM	19 108	-	-	-	19 108	1 545	-	-	-	1 545	19 318	3.9376%	2.00%
20	GEORGIA	-	-	-	-	-	-	-	-	-	-	-	0.0000%	0.00%
21	IRELAND	-	-	-	-	-	-	-	-	-	-	-	0.0000%	1.00%

22	ITALY	4 516	-	4 516	402	-	402	5 026	1.0244%	0.00%
23	LIBERIA	15 077	-	15 077	1 008	-	1 008	12 596	2.5675%	0.00%
24	LITHUANIA	24 731	-	24 731	1 933	-	1 933	24 162	4.9251%	1.00%
25	LUXEMBOURG	-	-	-	-	-	-	-	0.0000%	0.50%
26	LATVIA	368 082	-	368 082	27 207	-	27 207	340 091	69.3225%	0.00%
27	MALTA	961	-	961	59	-	59	732	0.1492%	0.00%
28	MEXICO	1 008	-	1 008	121	-	121	1 513	0.3083%	0.00%
29	NETHERLANDS	16	-	16	1	-	1	16	0.0032%	2.00%
30	POLAND	905	-	905	72	-	72	905	0.1844%	0.00%
31	RUSSIAN FEDERATION	6	-	6	-	-	-	6	0.0012%	0.00%
32	SWEDEN	717	-	717	65	-	65	818	0.1668%	2.00%
33	SINGAPORE	16 140	-	16 140	1 081	-	1 081	13 509	2.7536%	0.00%
34	TURKMENISTAN	186	-	186	5	-	5	65	0.0133%	0.00%
35	TURKEY	1 383	-	1 383	166	-	166	2 074	0.4228%	0.00%
36	UKRAINE	29	-	29	4	-	4	44	0.0089%	0.00%
37	UNITED STATES	893	-	893	71	-	71	893	0.1819%	0.00%
38	UZBEKISTAN	729	-	729	69	-	69	863	0.1759%	0.00%
39	NORWAY	5 106	-	5 106	82	-	82	1 021	0.2081%	2.50%
40	SLOVENIA	1 257	-	1 257	151	-	151	1 885	0.3843%	0.50%
41	FINLAND	-	-	-	-	-	-	-	0.0000%	0.00%
42	MARSHALL ISLANDS	19 882	-	19 882	1 471	-	1 471	18 382	3.7468%	0.00%
43	AUSTRIA	1 091	-	1 091	87	-	87	1 091	0.2223%	0.00%
44	SAINT VINCENT AND THE GRENADINES	1 814	-	1 814	111	-	111	1 382	0.2818%	0.00%
45	FRANCE	2 974	-	2 974	217	-	217	2 716	0.5537%	1.00%
46	HUNGARY	-	-	-	-	-	-	-	0.0001%	0.50%
47	BULGARIA	239	-	239	19	-	19	239	0.0488%	2.00%
020	Total	533 349	-	533 349	39 247	-	39 247	490 593	100.0000%	

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

EUR'000

		a
1	Total risk exposure amount	555 707
2	Institution specific countercyclical capital buffer rate	0.1830%
3	Institution specific countercyclical capital buffer requirement	1 017

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	105 414	22 758	219 763	93 279	-	441 214
2	Debt securities	13 476	9 698	46 078	875	-	70 127
3	Total	118 890	32 456	265 841	94 154	-	511 341

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	18 799
020	Inflows to non-performing portfolios	630
030	Outflows from non-performing portfolios	-1 990
040	Outflows due to write-offs	-
050	Outflow due to other situations	-1 990
060	Final stock of non-performing loans and advances	17 439

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	404 926	404 926	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	431 714	411 292	20 422	17 439	-	17 439	-962	-917	-45	-6 977	-	-6 977	-	410 413	8 464
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	150	150	-	-	-	-	-	-	-	-	-	-	-	-	-
050	Other financial corporations	23 050	23 050	-	684	-	684	-20	-20	-	-424	-	-424	-	15 116	-
060	Non-financial corporations	396 152	377 670	18 482	16 408	-	16 408	-876	-837	-39	-6 301	-	-6 301	-	383 448	8 370
070	Of which SMEs	329 659	315 540	14 119	15 980	-	15 980	-663	-658	-5	-6 234	-	-6 234	-	322 043	8 105
080	Households	12 362	10 422	1 940	347	-	347	-66	-60	-6	-252	-	-252	-	11 849	94
090	Debt securities	70 005	67 816	2 189	2 969	-	2 969	-188	-137	-51	-2 659	-	-2 659	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	36 912	36 912	-	-	-	-	-19	-19	-	-	-	-	-	-	-
120	Credit institutions	7 038	7 038	-	-	-	-	-8	-8	-	-	-	-	-	-	-
130	Other financial corporations	992	992	-	1 935	-	1 935	-20	-20	-	-1 935	-	-1 935	-	-	-
140	Non-financial corporations	25 063	22 874	2 189	1 034	-	1 034	-141	-90	-51	-724	-	-724	-	-	-
150	Off-balance-sheet exposures	92 333	92 202	131	1 512	-	1 512	145	144	1	277	-	277		-	-
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-		-	-
170	General governments	-	-	-	-	-	-	-	-	-	-	-	-		-	-
180	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-		-	-
190	Other financial corporations	5 478	5 478	-	-	-	-	2	2	-	-	-	-		-	-
200	Non-financial corporations	86 236	86 114	122	1 503	-	1 503	119	119	-	271	-	271		-	-
210	Households	619	610	9	9	-	9	24	23	1	6	-	6		-	-
220	Total	998 978	976 236	22 742	21 920	-	21 920	-1 295	-1 198	-97	-9 913	-	-9 913	-	410 413	8 464

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	17 978	1 941	1 941	1 928	-41	-98	19 781	1 843
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>	16 601	1 853	1 853	1 840	-39	-68	18 347	1 785
070	<i>Households</i>	1 378	88	88	-	-2	-30	1 434	59
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	11	-	-	-	-	-	-	-
100	Total	17 989	1 941	1 941	1 928	-41	-98	19 781	1 843

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

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

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

		a	b	c	d	e	f	g
		Gross carrying/nominal amount			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	522 127	20 408	20 408	522 127	-10 786		
020	LATVIA	318 244	6 862	6 862	318 244	-3 115		
030	LITHUANIA	53 408	-	-	53 408	-143		
070	Other countries	150 475	13 546	13 546	150 475	-7 528		
080	Off-balance-sheet exposures	93 845	1 512	1 512			422	
090	LATVIA	77 424	1 512	1 512			382	
140	Other countries	16 421	-	-			40	
150	Total	615 972	21 920	21 920	522 127	-10 786	422	

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	17 628	1 731	1 731	17 628	-54	-
020	Mining and quarrying	-	-	-	-	-	-
030	Manufacturing	49 725	186	186	49 725	-115	-
040	Electricity, gas, steam and air conditioning supply	6 639	-	-	6 639	-14	-
050	Water supply	5 455	-	-	5 455	-41	-
060	Construction	7 157	116	116	7 157	-44	-
070	Wholesale and retail trade	96 774	5 989	5 989	96 774	-2 668	-
080	Transport and storage	62 219	141	141	62 219	-185	-
090	Accommodation and food service activities	11 399	-	-	11 399	-5	-
100	Information and communication	7	-	-	7	-	-
110	Financial and insurance activities	257	-	-	257	-1	-
120	Real estate activities	129 452	13	13	129 452	-213	-
130	Professional, scientific and technical activities	4 382	2 908	2 908	4 382	-1 497	-
140	Administrative and support service activities	21 368	5 324	5 324	21 368	-2 340	-
150	Public administration and defense, compulsory social security	-	-	-	-	-	-
160	Education	98	-	-	98	-	-
170	Human health services and social work activities	-	-	-	-	-	-
180	Arts, entertainment and recreation	-	-	-	-	-	-
190	Other services	-	-	-	-	-	-
200	Total	412 560	16 408	16 408	412 560	-7 177	-

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	18 799	
020	Inflows to non-performing portfolios	630	
030	Outflows from non-performing portfolios	-1 990	
040	Outflow to performing portfolio	-	
050	Outflow due to loan repayment, partial or total	-1 990	
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	17 439	

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 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	-	-	2 814	-1 607	-	-	-	-	2 814	-1 607	-	-
030	<i>Residential immovable property</i>	-	-	95	-	-	-	-	-	95	-	-	-
040	<i>Commercial immovable property</i>	-	-	2 719	-1 607	-	-	-	-	2 719	-1 607	-	-
050	<i>Movable property (auto, shipping, etc.)</i>	-	-	-	-	-	-	-	-	-	-	-	-
060	<i>Equity and debt instruments</i>	-	-	-	-	-	-	-	-	-	-	-	-
070	<i>Other collateral</i>	-	-	-	-	-	-	-	-	-	-	-	-
080	Total	-	-	2 814	-1 607	-	-	-	-	2 814	-1 607	-	-

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

EUR'000

Exposure classes		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	425 531	-	433 451	708	-	0%
2	Regional government or local authorities						
3	Public sector entities	928	-	928	-	928	100%
4	Multilateral development banks						
5	International organisations						
6	Institutions	22 731	-	22 731	-	6 517	29%
7	Corporates	430 526	70 658	422 606	25 881	388 317	87%
8	Retail						
9	Secured by mortgages on immovable property	5 696	-	5 696	-	1 993	35%
10	Exposures in default	10 772	1 236	10 772	972	13 942	119%
11	Exposures associated with particularly high risk	29 665	21 530	29 665	10 765	60 645	150%
12	Covered bonds						
13	Institutions and corporates with a short-term credit assessment						
14	Collective investment undertakings	-	-	-	-	-	0%
15	Equity	1 278	-	1 278	-	1 278	100%
16	Other items	25 713	-	25 713	-	24 418	95%
17	Total	952 841	93 424	952 841	38 327	498 038	50%

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	434 159															434 159	
2	Regional government or local authorities																	
3	Public sector entities									928							928	
4	Multilateral development banks																	
5	International organisations																	
6	Institutions					16 164		6 568									22 731	
7	Corporates					5 106		515		438 032	4 834						448 487	
8	Retail exposures																	
9	Exposures secured by mortgages on immovable property						5 696										5 696	
10	Exposures in default									7 352	4 393						11 745	
11	Exposures associated with particularly high risk										40 430						40 430	
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									1 278							1 278	
16	Other items	627				835				24 251							25 713	
17	TOTAL	434 786				22 105	5 696	7 083		471 841	49 657						991 168	

Template EU MR1 – Market risk under the standardised approach.

EUR'000

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

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

EUR'000

		a
		Applicable amount
1	Total assets as per published financial statements	954 134
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)	40 403
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	-1 670
13	Total exposure measure	992 867

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)	954 121	912 581	
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)	-1 657	-1 788	
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	952 464	910 792	
Derivative exposures				
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)			
EU-8.a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach			
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions			
EU-9.a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach			
ES-9.b	Exposure determined under Original Exposure Method			
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)			
EU-10.a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)			
ES-10.b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)			
11	Adjusted effective notional amount of written credit derivatives			
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)			
13	Total derivatives exposures			
Securities financing transaction (SFT) exposures				
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions			
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)			
16	Counterparty credit risk exposure for SFT assets			
EU-16.a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR			
17	Agent transaction exposures			
EU-17.a	(Exempted CCP leg of client-cleared SFT exposure)			
18	Total securities financing transaction exposures			
Other off-balance sheet exposures				
19	Off-balance sheet exposures at gross notional amount	93 845	99 963	
20	(Adjustments for conversion to credit equivalent amounts)	-53 863	-62 245	
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	421	298	

22	Off-balance sheet exposures	40 403	38 016
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	81 488	78 616
24	Total exposure measure	992 867	948 808
Leverage ratio			
25	Leverage ratio (%)	8.2074%	8.2857%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	8.2074%	8.2857%
25.a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	8.2074%	8.2857%
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)	992 867	948 808
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)	992 867	948 808
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)	8.2074%	8.2857%
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)	8.2074%	8.2857%

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:	954 121
EU-2	Trading book exposures	-
EU-3	Banking book exposures, of which:	
EU-4	Covered bonds	
EU-5	Exposures treated as sovereigns	433 451
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	928
EU-7	Institutions	22 731
EU-8	Secured by mortgages of immovable properties	5 696
EU-9	Retail exposures	-
EU-10	Corporates	422 606
EU-11	Exposures in default	10 772
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	57 937

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	81 488	-	-	6 774	88 263
2	Own funds	81 488	-	-	6 774	88 263
3	Other capital instruments		-	-	-	-
4	Retail deposits		298 303	66 329	13 776	342 030
5	Stable deposits		1 699	-	-	1 614
6	Less stable deposits		296 604	66 329	13 776	340 416
7	Wholesale funding:		400 401	63 861	864	133 398
8	Operational deposits		60 736	-	-	16 169
9	Other wholesale funding		339 666	63 861	864	117 228
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	2	613	3	7 633	7 635
12	NSFR derivative liabilities	2				
13	All other liabilities and capital instruments not included in the above categories		613	3	7 633	7 635
14	Total available stable funding (ASF)					571 325
	Required stable funding (RSF) Items					
15	Total high-quality liquid assets (HQLA)					1 713
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		8 373	-	-	4 187
17	Performing loans and securities:		71 190	26 386	367 850	356 252
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		15 258	-	15 909	17 435
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		53 468	20 293	252 920	305 316
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	152	3 702
22	Performing residential mortgages, of which:		60	3 158	62 333	-

23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		-	1	5 543	-
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>		2 405	2 936	36 687	33 502
25	Interdependent assets		-	-	-	-
26	Other assets:		20 219	333	34 308	42 011
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>		20 219	333	34 308	42 011
32	Off-balance sheet items		14 279	9 184	70 381	6 372
33	Total RSF					410 534
34	Net Stable Funding Ratio (%)					139.1664%

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	427 263	418 878	418 878	-	-
2	Debt securities	70 128	-	-	-	
3	Total	497 391	418 878	418 878	-	-
4	<i>Of which non-performing exposures</i>	1 997	8 465	8 465	-	-
EU-5	<i>Of which defaulted</i>	1 997	8 465			



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