

BluOr Bank AS
DISCLOSURE
INFORMATION STATEMENT
4th quarter and the 2nd half
of year 2025

BluOr Bank

BluOr Bank AS (hereinafter – the Bank) hereby publishes the disclosure statement containing information on the second half and the fourth quarter of 2025 in accordance with Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and amending Regulation (EU) No 648/2012.

For disclosure purposes regarding the year 2025, the Bank uses the templates set out in Commission Implementing Regulation (EU) 2024/3172 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to public disclosures by institutions of the information referred to in Part Eight, Titles II and III, of that Regulation, and repealing Commission Implementing Regulation (EU) 2021/637 (hereinafter – Regulation 2024/3172), as well as in Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) No 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2017/2295. The figures are stated in thousands of euros (EUR '000) as at the end of the reporting period (31 December 2025).

Considering that the Bank does not apply the IRB approach, the internal model method or the internal model approach for market risk in its operations, the Bank therefore does not disclose the following templates at this time: EU CR8, EU CCR7, EU MR2-B, EU CR10, EU CCR4, EU CCR5, EU CCR6, EU CCR8, EU SEC1, EU SEC2, EU SEC3, EU SEC4, EU SEC5, EU CR6, EU CR7-A, EU CR7, EU MR2-A, EU MR2, EU MR3, EU MR4, EU CMS1, EU CMS2.

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

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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)	632 691	566 091	50 615
2	Of which the standardised approach	632 691	566 091	50 615
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 8.b	Of which other CCR			
9	Credit valuation adjustments risk - CVA risk			
10	Of which the standardised approach (SA)			
EU 10.a	Of which the basic approach (F-BA and R-BA)			
EU 10.b	Of which the simplified approach			
EU 10.c	Of which the simplified approach			
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)	-	-	-
EU 21.a	Of which the Simplified standardised approach (S-SA)	-	-	-
22	Of which Alternative Internal Model Approach (A-IMA)			
EU 22.a	Large exposures			
23	Reclassifications between the trading and non-trading books			
24	Operational risk	37 045	37 045	2 964
EU 24.a	Exposures to crypto-assets	-	-	-
25	"Amounts below the thresholds for deduction (subject to 250% risk weight)"	-	-	-
26	Output floor applied (%)			
27	Floor adjustment (before application of transitional cap)			
28	Floor adjustment (after application of transitional cap)			
29	Total	669 736	603 136	53 579

		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	82 144	82 112	81 981	81 817	73 473
2	Tier 1 capital	91 903	91 871	91 740	90 526	82 182
3	Total capital	119 426	119 807	120 089	119 277	111 321
Risk-weighted exposure amounts						
4	Total risk exposure amount	669 735	603 136	640 433	605 453	648 868
4.a	Total risk exposure pre-floor	-	-	-	-	-
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	12.2652%	13.6142%	12.8008%	13.5134%	11.3233%
5.a	Not applicable	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
5.b	Common Equity Tier 1 ratio considering unfloored TREA (%)	12.2652%	13.6142%	12.8008%	13.5134%	0.0000%
6	Tier 1 ratio (%)	13.7223%	15.2323%	14.3246%	14.9519%	12.6655%
6.a	Not applicable	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
6.b	Tier 1 ratio considering unfloored TREA (%)	13.7223%	15.2323%	14.3246%	14.9519%	0.0000%
7	Total capital ratio (%)	17.8318%	19.8641%	18.7512%	19.7005%	17.1562%
7.a	Not applicable	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
7.b	Total capital ratio considering unfloored TREA (%)	17.8318%	19.8641%	18.7512%	19.7005%	0.0000%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7.d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.9000%	1.9000%	1.9000%	2.2000%	2.2000%
EU 7.e	of which: to be made up of CET1 capital (percentage points)	1.0688%	1.0688%	1.0688%	1.2375%	1.2375%
EU 7.f	of which: to be made up of Tier 1 capital (percentage points)	1.4250%	1.4250%	1.4250%	1.6500%	1.6500%
EU 7.g	Total SREP own funds requirements (%)	9.9000%	9.9000%	9.9000%	10.2000%	10.2000%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.5000%	2.5000%	2.5000%	2.5000%	2.5000%
EU 8.a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%
9	Institution specific countercyclical capital buffer (%)	0.8584%	0.5101%	0.8338%	0.4917%	0.5213%
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 (%)	0.0000%	0.2500%	0.2500%	0.2500%	0.2500%
11	Combined buffer requirement (%)	3.3584%	3.2601%	3.5838%	3.2417%	3.2713%
EU 11.a	Overall capital requirements (%)	13.2584%	13.1601%	13.4838%	13.1417%	13.4713%
12	CET1 available after meeting the total SREP own funds requirements (%)	6.2973%	7.8073%	6.8996%	7.5269%	5.0155%
Leverage ratio						
13	Total exposure measure	1 137 964	1 097 808	1 272 611	1 084 893	1 091 794
14	Leverage ratio (%)	8.0761%	8.3686%	7.2088%	8.3443%	7.5273%

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)	425 301	419 727	438 420	367 314	442 209
EU 16.a	Cash outflows - Total weighted value	309 390	280 694	341 744	286 085	296 649
EU 16.b	Cash inflows - Total weighted value	16 119	17 746	25 360	18 657	16 649
16	Total net cash outflows (adjusted value)	293 272	262 948	316 384	267 428	280 001
17	Liquidity coverage ratio (%)	145.0196%	159.6236%	138.5724%	137.3508%	157.9314%
Net Stable Funding Ratio						
18	Total available stable funding	717 599	648 054	620 249	588 879	589 451
19	Total required stable funding	505 397	490 490	482 996	457 785	443 540
20	NSFR ratio (%)	138.6088%	128.8400%	124.9218%	123.4500%	128.6115%

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	33 976	
3	Accumulated other comprehensive income (and other reserves)	-471	
EU-3.a	Funds for general banking risk	-	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	-	
5	Minority interests (amount allowed in consolidated CET1)	-	
EU-5.a	Independently reviewed interim profits net of any foreseeable charge or dividend	-	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	83 448	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-11	
8	Intangible assets (net of related tax liability) (negative amount)	-919	
9	Not applicable	-	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-	
12	Negative amounts resulting from the calculation of expected loss amounts	-	
13	Any increase in equity that results from securitised assets (negative amount)	-	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	
15	Defined-benefit pension fund assets (negative amount)	-	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	

19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
20	Not applicable	-	
EU-20.a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-	
EU-20.b	of which: qualifying holdings outside the financial sector (negative amount)	-	
EU-20.c	of which: securitisation positions (negative amount)	-	
ES-20.d	of which: free deliveries (negative amount)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-	
22	Amount exceeding the 17,65% threshold (negative amount)	-	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	-	
24	Not applicable	-	
25	of which: deferred tax assets arising from temporary differences	-	
EU-25.a	Losses for the current financial year (negative amount)	-	
ES-25.b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	-	
26	Not applicable	-	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-	
27.a	Other regulatory adjustments	-364	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-1 293	
29	Common Equity Tier 1 (CET1) capital	82 155	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	9 759	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	9 759	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	-	
EU-33.a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	-	
ES-33.b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	-	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	-	
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	9 759	

Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	-	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
41	Not applicable	-	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	-	
42.a	Other regulatory adjustments to AT1 capital	-	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	
44	Additional Tier 1 (AT1) capital	9 759	
45	Tier 1 capital (T1 = CET1 + AT1)	91 914	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	27 523	
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	27 523	
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	27 523	
59	Total capital (TC = T1 + T2)	119 437	
60	Total Risk exposure amount	669 735	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	12.27%	
62	Tier 1 capital	13.72%	
63	Total capital	17.83%	
64	Institution CET1 overall capital requirements	8.93%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	0.86%	
67	of which: systemic risk buffer requirement	0.00%	
EU-67.a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0.00%	
ES-67.b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	5.57%	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	6.30%	
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	398 384	
2	On-demand claims on credit institutions	12 296	
3	Financial assets measured at fair value through profit or loss	540	
4	Financial assets measured at fair value through other comprehensive income	10 348	
5	Financial assets measured at amortised cost	668 790	
6	Investment in subsidiaries, associate and joint ventures	827	
7	Tangible assets	22 500	
8	Intangible assets	919	Row 8 in the EU CC1 template
9	Tax assets	-	
10	Other assets	11 409	
11	Non-current assets and disposal groups classified as held for sale	-	
	Total assets	1 126 013	
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	1 005 429	
	of which: deposits	970 194	Partially line 46 in the EU CC1 template
	of which: debt securities issued	35 236	Partially line 30 in the EU CC1 template
3	Provisions	243	
4	Tax liabilities	4 509	
5	Other liabilities	10 276	
	Total liabilities	1 020 457	
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	18 659	Partially line 2 in the EU CC1 template
3	Retained earnings	37 426	Row 2 in the EU CC1 template
4	Other reserves	24	Row 3 in the EU CC1 template
5	Changes in fair value of equity instruments measured at fair value through other comprehensive income	-330	Partially line 3 in the EU CC1 template
6	Fair value changes of debt instruments measured at fair value through other comprehensive income	-164	Partially line 3 in the EU CC1 template
	Total shareholders' equity	105 557	

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

		a	b	c	d	e	f	g	h	i	j	k	l	m
		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%) ¹⁾	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			
<i>EUR'000</i>														
010	Breakdown by country:													
1	ANTIGUA AND BARBUDA	17 885		-			17 885	1 169	-		1 169	14 608	2.3218%	0.00%
2	ARMENIA	-		-			-	-	-		-	-	0.0000%	1.50%
3	ANGOLA	-		-			-	-	-		-	-	0.0000%	0.00%
4	ARGENTINA	708		-			708	85	-		85	1 062	0.1688%	0.00%
5	AZERBAIJAN	356		-			356	28	-		28	356	0.0565%	0.00%
6	BELGIUM	3 075		-			3 075	246	-		246	3 075	0.4888%	1.00%
7	BULGARIA	2 979		-			2 979	187	-		187	2 343	0.3723%	2.00%
8	BELARUS	1		-			1	-	-		-	1	0.0001%	0.00%
9	BELIZE	300		-			300	24	-		24	300	0.0477%	0.00%
10	CANADA	245		-			245	20	-		20	245	0.0389%	0.00%
11	SWITZERLAND	9 613		-			9 613	769	-		769	9 613	1.5279%	0.00%
12	CYPRUS	2 119		-			2 119	131	-		131	1 639	0.2605%	1.00%
13	CZECH REPUBLIC	-		-			-	-	-		-	-	0.0001%	1.25%
14	GERMANY	3		-			3	-	-		-	3	0.0004%	0.75%
15	DENMARK	734		-			734	59	-		59	734	0.1166%	2.50%
16	ESTONIA	6 252		-			6 252	419	-		419	5 240	0.8329%	1.50%
17	SPAIN	3		-			3	-	-		-	3	0.0005%	0.00%
18	FRANCE	3 809		-			3 809	334	-		334	4 177	0.6638%	1.00%
19	UNITED KINGDOM	24 361		-			24 361	1 737	-		1 737	21 712	3.4509%	2.00%
20	IRELAND	2		-			2	-	-		-	2	0.0003%	1.50%
21	ITALY	496		-			496	30	-		30	372	0.0592%	0.00%
22	KAZAKHSTAN	2 454		-			2 454	196	-		196	2 454	0.3900%	0.00%
23	LIBERIA	5 430		-			5 430	352	-		352	4 399	0.6991%	0.00%

24	LITHUANIA	22 511	-	22 511	843	-	843	10 533	1.6741%	1.00%
25	LUXEMBOURG	201	-	201	16	-	16	201	0.0320%	0.50%
26	LATVIA	523 766	-	523 766	36 590	-	36 590	457 379	72.6943%	1.00%
27	MARSHALL ISLANDS	67 202	-	67 202	5 129	-	5 129	64 107	10.1889%	0.00%
28	MALTA	7 788	-	7 788	602	-	602	7 530	1.1967%	0.00%
29	MEXICO	971	-	971	78	-	78	971	0.1543%	0.00%
30	NETHERLANDS	5	-	5	-	-	-	5	0.0007%	2.00%
31	NORWAY	5 555	-	5 555	122	-	122	1 528	0.2428%	2.50%
32	POLAND	967	-	967	58	-	58	726	0.1154%	1.00%
33	RUSSIAN FEDERATION	3	-	3	-	-	-	3	0.0004%	0.00%
34	SWEDEN	78	-	78	3	-	3	34	0.0054%	2.00%
35	SINGAPORE	7 413	-	7 413	489	-	489	6 118	0.9724%	0.00%
36	SLOVENIA	326	-	326	23	-	23	293	0.0466%	1.00%
37	TURKMENISTAN	169	-	169	20	-	20	254	0.0404%	0.00%
38	TURKEY	-	-	-	-	-	-	-	0.0000%	0.00%
39	UKRAINE	45	-	45	4	-	4	45	0.0072%	0.00%
40	United States	2 537	-	2 537	154	-	154	1 924	0.3058%	0.00%
41	Uzbekistan	2 143	-	2 143	165	-	165	2 068	0.3287%	0.00%
42	NEW ZEALAND	-	-	-	-	-	-	-	0.0001%	0.00%
43	CURAÇAO	2	-	2	-	-	-	2	0.0003%	0.00%
44	GREECE	1	-	1	-	-	-	1	0.0001%	0.00%
45	JAPAN	1 020	-	1 020	82	-	82	1 020	0.1622%	0.00%
46	CROATIA	465	-	465	26	-	26	325	0.0517%	1.50%
47	PORTUGAL	802	-	802	64	-	64	802	0.1275%	0.00%
48	UNITED ARAB EMIRATES	1	-	1	-	-	-	1	0.0001%	0.00%
49	SAINT VINCENT AND THE GRENADINES	1 280	-	1 280	78	-	78	975	0.1550%	0.00%
020	Kopā	726 074	-	726 074	50 335	-	50 335	629 182	100.0000%	

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

EUR'000

		a
1	Total risk exposure amount	669 735
2	Institution specific countercyclical capital buffer rate	0.8584%
3	Institution specific countercyclical capital buffer requirement	5 749

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

EUR'000

		a
		Applicable amount
1	Total assets as per published financial statements	1 142 651
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)	13 255
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	-17 942
13	Total exposure measure	1 137 964

Template EU LR2 - LRCom: Leverage ratio common disclosure.

		EUR'000	CRR leverage ratio exposures	
			a	b
			T	T-1
On-balance sheet exposures (excluding derivatives and SFTs)				
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)		1 126 002	1 091 863
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)		-1 293	-560
7	Total on-balance sheet exposures (excluding derivatives and SFTs)		1 124 709	1 091 303
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		181 589	141 296
20	(Adjustments for conversion to credit equivalent amounts)		-168 577	39 868
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)		243	144

22	Off-balance sheet exposures	13 255	181 308
Excluded exposures			
EU-22.a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)		
ES-22.b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))		
ES-22.c	(Excluded exposures of public development banks (or units) - Public sector investments)		
ES-22.d	(Excluded exposures of public development banks (or units) - Promotional loans)		
ES-22.e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
ES-22.f	(Excluded guaranteed parts of exposures arising from export credits)		
EU-22.g	(Excluded excess collateral deposited at triparty agents)		
ES-22.h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
ES-22.i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
ES-22.j	(Reduction of the exposure value of pre-financing or intermediate loans)		
ES-22.k	(Total exempted exposures)		
Capital and total exposure measure			
23	Tier 1 capital	91 903	91 740
24	Total exposure measure	1 137 964	1 272 611
Leverage ratio			
25	Leverage ratio (%)	8.0761%	7.2088%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	8.0761%	7.2088%
25.a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	8.0761%	7.2088%
26	Regulatory minimum leverage ratio requirement (%)	3.0000%	3.0000%
EU-26.a	Additional own funds requirements to address the risk of excessive leverage (%)	0.0000%	0.0000%
ES-26.b	of which: to be made up of CET1 capital	0.0000%	0.0000%
27	Leverage ratio buffer requirement (%)	0.0000%	0.0000%
EU-27.a	Overall leverage ratio requirement (%)	3.0000%	3.0000%
Choice on transitional arrangements and relevant exposures			
ES-27.b	Choice on transitional arrangements for the definition of the capital measure		
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable		
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1 137 964	1 272 611
30.a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	1 137 964	1 272 611
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)	8.0761%	7.2088%
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)	8.0761%	7.2088%

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

EUR'000

		a
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	1 126 002
EU-2	Trading book exposures	-
EU-3	Banking book exposures, of which:	
EU-4	Covered bonds	
EU-5	Exposures treated as sovereigns	448 577
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	489
EU-7	Institutions	11 097
EU-8	Secured by mortgages of immovable properties	342 406
EU-9	Retail exposures	7 403
EU-10	Corporates	295 282
EU-11	Exposures in default	5 086
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	15 663

Template EU LIQ1 – Quantitative information of LCR.

Scope of consolidation: (solo/consolidated)

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on 31 of December 2025	T	T-1	T-2	T-3	T	T-1	T-2	T-3
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61					424 861	417 599	418 385	415 454
CASH - OUTFLOWS									
2	retail deposits and deposits from small business customers, of which:	427 870	397 898	386 153	377 600	41 998	38 878	39 893	37 015
3	<i>Stable deposits</i>	2 419	2 444	2 349	2 167	121	122	117	108
4	<i>Less stable deposits</i>	46 525	53 352	51 696	48 724	6 198	6 746	6 499	6 082
5	Unsecured wholesale funding	385 266	385 747	382 656	376 787	258 188	254 490	257 311	251 012
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	45 690	45 239	46 901	50 904	11 286	11 189	11 604	12 595
7	<i>Non-operational deposits (all counterparties)</i>	339 576	340 508	335 755	325 883	246 902	243 300	245 707	238 417
8	<i>Unsecured debt</i>	-	-	-	-	-	-	-	-
9	<i>Secured wholesale funding</i>					-	-	-	-
10	Additional requirements	111 914	103 824	99 424	88 381	13 768	13 757	13 457	12 930
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	-	-	-	-	-	-	-	-
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-	-	-	-	-
13	<i>Credit and liquidity facilities</i>	111 914	103 824	99 424	88 381	13 768	13 757	13 457	12 930
14	Other contractual funding obligations	-	226	248	284	1 447	1 314	892	559
15	Other contingent funding obligations	-	-	-	-	-	-	-	-
16	TOTAL CASH OUTFLOWS					315 401	308 439	311 553	301 517
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	34 060	33 765	32 937	30 246	17 801	18 297	18 103	16 636
19	Other cash inflows	702	772	630	673	702	772	630	673

EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)	X				702	772	630	673
EU-19b	(Excess inflows from a related specialised credit institution)	X						-	-
20	TOTAL CASH INFLOWS	34 761	34 536	33 567	30 919	18 503	19 069	18 733	17 309
EU-20a	<i>Fully exempt inflows</i>	-	-	-	-	-	-	-	-
EU-20b	<i>Inflows subject to 90% cap</i>	-	-	-	-	-	-	-	-
EU-20c	<i>Inflows subject to 75% cap</i>	34 761	34 536	33 567	30 919	18 503	19 069	18 733	17 309
TOTAL ADJUSTED VALUE									
21	LIQUIDITY BUFFER	X				424 861	417 599	418 385	415 454
22	TOTAL NET CASH OUTFLOWS	X				296 898	289 371	292 820	284 207
23	LIQUIDITY COVERAGE RATIO	X				1.43227	1.44551	1.43022	1.46422

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

Row number	Qualitative information - Free format	
a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	The result of the LCR is facilitated by the size of the liquidity buffer consisting predominantly of balances with the Central Bank and EU central government bonds, the volume of outflows consisting predominantly of balances on current accounts and term deposits, as well as incoming cash flows from lending transactions and balances on nostro accounts. Over time, as the loan portfolio increases, the ratio may decrease, however, when new deposits are attracted, the ratio increases.
b)	Explanations on the changes in the LCR over time	When placing financing in illiquid assets, including loans, liquidity reserves decrease and, consequently, the ratio decreases. Also, during periods when some concentrated part of term deposits falls on the 30-day horizon, outgoing cash flows increase and, as a result, the ratio decreases. The increase in the ratio is facilitated by attracting financing both in term deposits and in the form of balances on current accounts.
c)	Explanations on the actual concentration of funding sources	Most of the term deposits are attracted from individuals through online deposit platforms. At the level of depositors, they are diversified; term deposits of no more than EUR 100 thousand are attracted from one individual. Concentration is formed by dependence on platforms. The rest of the term deposits mainly consists of financing attracted from various financial institutions. Current account balances are sufficiently well diversified.
d)	High-level description of the composition of the institution's liquidity buffer	The Bank's liquidity buffer as a whole consists of balances with the Central Bank and EU central government bonds.
e)	Derivative exposures and potential collateral calls	The amount of derivative transactions carried out by the Bank is not very significant, mostly they consist of the Bank transactions for hedging the currency position and transactions of the Bank's clients.
f)	Currency mismatch in the LCR	Currency mismatch in the LCR is not significant, 98% of the Bank's assets and 97% 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 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 < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	91 903	-	-	27 523	119 426
2	Own funds	91 903	-	-	27 523	119 426
3	Other capital instruments		-	-	-	-
4	Retail deposits		320 550	153 653	8 440	435 341
5	Stable deposits		2 361	-	-	2 243
6	Less stable deposits		318 190	153 653	8 440	433 099
7	Wholesale funding:		402 403	79 283	2 016	138 664
8	Operational deposits		45 607	-	-	16 824
9	Other wholesale funding		356 796	79 283	2 016	121 840
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	-	1 036	484	23 926	24 168
12	NSFR derivative liabilities	-				
13	All other liabilities and capital instruments not included in the above categories		1 036	484	23 926	24 168
14	Total available stable funding (ASF)					717 599
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					2 709
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		15 844	-	-	7 922
17	Performing loans and securities:		39 986	82 698	508 574	479 768
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		19 128	-	6 337	8 250
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		18 263	47 614	468 583	443 344
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		-	-	25 410	23 550
22	Performing residential mortgages, of which:		-	-	22 772	-

23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		-	-	10 821	-
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>		2 595	35 084	10 883	28 175
25	Interdependent assets		-	-	-	-
26	Other assets:		17 810	1 368	11 934	18 026
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>		17 810	1 368	11 934	18 026
32	Off-balance sheet items		34 043	14 848	132 699	9 290
33	Total RSF					517 715
34	Net Stable Funding Ratio (%)					138.6088%

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	61 049	88 459	386 513	90 399	-	626 420
2	Debt securities	10 320	32 948	8 595	829	-	52 692
3	Total	71 369	121 407	395 108	91 228	-	679 112

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

		a
		Gross carrying amount
010	Initial stock of non-performing loans and advances	24 829
020	Inflows to non-performing portfolios	311
030	Outflows from non-performing portfolios	-12 462
040	Outflows due to write-offs	-
050	Outflow due to other situations	-12 462
060	Final stock of non-performing loans and advances	12 679

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
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3				
005	Cash balances at central banks and other demand deposits	410 138	410 138	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	622 872	599 133	23 739	12 679	-	12 679	-1 539	-441	-1 098	-7 592	-	-7 592	-	594 171	4 190
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
050	Other financial corporations	29 026	29 026	-	493	-	493	-9	-9	-	-401	-	-401	-	17 447	-
060	Non-financial corporations	570 525	547 608	22 917	11 644	-	11 644	-1 439	-343	-1 096	-7 024	-	-7 024	-	554 278	3 815
070	Of which SMEs	515 493	492 576	22 917	11 593	-	11 593	-1 333	-237	-1 096	-6 973	-	-6 973	-	499 353	3 815
080	Households	23 321	22 499	822	542	-	542	-91	-89	-2	-167	-	-167	-	22 446	375
090	Debt securities	52 836	52 836	-	2 408	-	2 408	-144	-144	-	-2 408	-	-2 408	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	30 848	30 848	-	-	-	-	-9	-9	-	-	-	-	-	-	-
120	Credit institutions	2 515	2 515	-	-	-	-	-8	-8	-	-	-	-	-	-	-
130	Other financial corporations	798	798	-	1 466	-	1 466	-9	-9	-	-1 466	-	-1 466	-	-	-
140	Non-financial corporations	18 675	18 675	-	942	-	942	-118	-118	-	-942	-	-942	-	-	-
150	Off-balance-sheet exposures	181 499	180 686	813	90	-	90	237	172	65	5	-	5		-	-
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-		-	-
170	General governments	-	-	-	-	-	-	-	-	-	-	-	-		-	-
180	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-		-	-
190	Other financial corporations	4 780	4 780	-	-	-	-	1	1	-	-	-	-		-	-
200	Non-financial corporations	174 197	173 395	802	89	-	89	209	145	64	4	-	4		-	-
210	Households	2 522	2 511	11	1	-	1	27	26	1	1	-	1		-	-
220	Total	1 267 345	1 242 793	24 552	15 177	-	15 177	-1 920	-757	-1 163	-10 005	-	-10 005	-	594 171	4 190

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	10 541	1 683	1 683	1 683	-362	-103	11 758	1 579
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>	10 103	1 598	1 598	1 598	-362	-88	11 252	1 510
070	<i>Households</i>	438	84	84	-	-1	-15	507	70
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	11	-	-	-	-	-	-	-
100	Total	10 552	1 683	1 683	1 683	-362	-103	11 758	1 579

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	690 795	15 087	15 087	690 795	-11 683		
020	LATVIA	458 693	5 851	5 851	458 693	-3 399		
070	Other countries	232 102	9 236	9 236	232 102	-8 284		
080	Off-balance-sheet exposures	181 589	90	90			242	
090	LATVIA	173 610	90	90			233	
140	Other countries	7 979	-	-			9	
150	Total	872 384	15 177	15 177	690 795	-11 683	242	

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

		a	b	c	d	e	f
		Gross carrying amount			Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing					
				Of which defaulted			
010	Agriculture, forestry and fishing	46 783	1 542	1 542	46 783	-437	-
020	Mining and quarrying	-	-	-	-	-	-
030	Manufacturing	71 327	167	167	71 327	-794	-
040	Electricity, gas, steam and air conditioning supply	14 357	-	-	14 357	-9	-
050	Water supply	1 325	-	-	1 325	0	-
060	Construction	6 381	105	105	6 381	-19	-
070	Wholesale and retail trade	123 699	4 774	4 774	123 699	-3 183	-
080	Transport and storage	113 766	-	-	113 766	-78	-
090	Accommodation and food service activities	8 320	-	-	8 320	-1	-
100	Information and communication	7	-	-	7	-	-
110	Financial and insurance activities	7 405	-	-	7 405	-3	-
120	Real estate activities	174 675	-	-	174 675	-36	-
130	Professional, scientific and technical activities	1 843	950	950	1 843	-437	-
140	Administrative and support service activities	11 801	4 106	4 106	11 801	-3 466	-
150	Public administration and defense, compulsory social security	-	-	-	-	-	-
160	Education	180	-	-	180	-	-
170	Human health services and social work activities	132	-	-	132	-	-
180	Arts, entertainment and recreation	168	-	-	168	-	-
190	Other services	-	-	-	-	-	-
200	Total	582 169	11 644	11 644	582 169	-8 463	-

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

		a	b
		Gross carrying amount	Related net accumulated recoveries
010	Initial stock of non-performing loans and advances	24 829	
020	Inflows to non-performing portfolios	311	
030	Outflows from non-performing portfolios	-12 462	
040	Outflow to performing portfolio	-	
050	Outflow due to loan repayment, partial or total	-12 462	
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	12 679	

Template EU CQ2: Quality of forbearance.

		a
		Gross carrying amount of forborne exposures
010	Loans and advances that have been forborne more than twice	1 434
020	Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	-

Template EU CQ6: Collateral valuation – loans and advances.

		a	b	c	d	e	f	g	h	i	j	k	l
Loans and advances													
		Performing			Non-performing								
				Of which past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days						
							Of which past due > 90 days ≤ 180 days	Of which: past due > 180 days ≤ 1 year	Of which: past due > 1 years ≤ 2 years	Of which: past due > 2 years ≤ 5 years	Of which: past due > 5 years ≤ 7 years	Of which: past due > 7 years	
010	Gross carrying amount	635 551	622 872	2	12 679	7 062	5 617	-	80	3 597	1 927	4	9
020	<i>Of which secured</i>	615 654	603 649	-	12 005	6 559	5 446	-	70	3 537	1 839	-	-
030	<i>Of which secured with immovable property</i>	423 887	419 651	-	4 236	1 912	2 324	-	19	652	1 653	-	-
040	<i>Of which instruments with LTV higher than 60% and lower or equal to 80%</i>	79 887	78 127		1 760	107	1 653						
050	<i>Of which instruments with LTV higher than 80% and lower or equal to 100%</i>	11 772	11 772		-	-	-						
060	<i>Of which instruments with LTV higher than 100%</i>	248	248		-	-	-						
070	Accumulated impairment for secured assets	-8 517	-1 507	-	-7 010	-3 942	-3 068	-	-51	-1 948	-1 069	-	-
080	Collateral												
090	<i>Of which value capped at the value of exposure</i>	598 361	594 171	-	4 190	2 617	1 573	-	19	784	770	-	-
100	<i>Of which immovable property</i>	421 827	418 678	-	3 149	1 826	1 323	-	19	599	705	-	-
110	<i>Of which value above the cap</i>	1 034 285	996 116	-	38 169	35 176	2 993						
120	<i>Of which immovable property</i>	673 762	667 330	-	6 432	3 603	2 829						
130	Financial guarantees received	-	-	-	-	-	-	-	-	-	-	-	-
140	Accumulated partial write-off	-	-	-	-	-	-	-	-	-	-	-	-

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

		a	b	c	d	e	f	g	h	i	j	k	l
		Debt balance reduction		Total collateral obtained by taking possession									
		Gross carrying amount	Accumulated negative change	Value at initial recognition	Accumulated negative changes	Foreclosed ≤ 2 years		Foreclosed > 2 years ≤ 5 years		Foreclosed > 5 years		Of which non-current assets held-for-sale	
						Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes
010	Collateral obtained by taking possession classified as PP&E	-	-	-	-								
020	Collateral obtained by taking possession other than that classified as PP&E	-	-	2 814	-1 607	-	-	-	-	2 814	-1 607	-	-
030	<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 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	438 197	598 360	598 360	-	-
2	Debt securities	52 692	-	-	-	
3	Total	490 889	598 360	598 360	-	-
4	<i>Of which non-performing exposures</i>	896	4 190	4 190	-	-
EU-5	<i>Of which defaulted</i>	896	4 190			

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	428 748	-	448 577	4 511	103	0%
2	Regional government or local authorities						
3	Public sector entities	421	-	489	-	244	50%
4	Multilateral development banks						
5	International organisations						
6	Institutions	11 097	-	11 097	-	3 161	28%
7	Corporates	306 959	52 107	295 282	17 071	282 103	90%
8	Retail	7 479	886	7 403	89	7 492	100%
9	Secured by mortgages on immovable property	350 550	128 267	342 406	43 976	319 390	83%
10	Exposures in default	5 086	86	5 086	17	6 404	125%
11	Exposures associated with particularly high risk						
12	Covered bonds						
13	Institutions and corporates with a short-term credit assessment						
14	Collective investment undertakings						
15	Equity	1 395	-	1 395	-	1 395	100%
16	Other items	13 349	-	13 349	-	12 397	93%
17	TOTAL	1 125 084	181 346	1 125 084	65 664	632 691	53%

Template EU CR5 – standardised approach.

EUR'000

Exposure classes		Risk weight																								Total	Of which unrated	
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%			Other
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x			y
1	Central governments or central banks	452 053			1 035																					453 088		
2	Regional government or local authorities																											
3	Public sector entities									489																489		
4	Multilateral development banks																											
5	International organisations																											
6	Institutions					7 959				3 138																11 097		
7	Corporates					7 213				507			6 527			288 513			7 390	2 203						312 353		
8	Retail exposures															7 492										7 492		
9	Exposures secured by mortgages on immovable property					28 145	3 610	6 511		4 711			75 626			6 912	60 820		5 490		101 995					92 561	386 381	
10	Exposures in default															2 501					2 602					5 103		
11	Exposures associated with particularly high risk																											
12	Covered bonds																											
13	Exposures to institutions and corporates with a short-term credit assessment																											
14	Units or shares in collective investment undertakings																											
15	Equity exposures															1 395										1 395		
16	Other items	542				512										12 295										13 349		
17	TOTAL	452 596			1 035	43 828	3 610	6 511		4 711	4 134	75 626		6 527		6 912	373 015		5 490	7 390	106 801				92 561	1 190 748		

Template EU CCR1 – Analysis of CCR exposure by approach.

EUR'000

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

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

EUR'000

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

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

EUR'000

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

Template EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach (SA).

		a
		Amount
1	Risk weighted exposure amount as at the end of the previous reporting period	0.00
2	Risk weighted exposure amount as at the end of the current reporting period	0.00

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 IRRBB1 - Interest rate risks of non-trading book activities.

Supervisory shock scenarios		a	b	c	d
		Changes of the economic value of equity		Changes of the net interest income	
		12.2025	06.2025	12.2025	06.2025
1	Parallel up	1 927 811	-983 433	3 030 294	249 864
2	Parallel down	-1 583 559	1 681 659	-3 030 294	-249 864
3	Steeper	-907 654	462 226		
4	Flattener	1 275 783	-552 736		
5	Short rates up	1 686 875	-957 436		
6	Short rates down	-1 774 717	936 375		