

Bank Name	Akciju sabiedrība "Citadele banka"
LEI Code	2138009Y59EAR7H1UO97
Country Code	LV

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	373	389	390	391	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	371	387	390	391	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	373	389	390	391	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	371	387	390	391	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	433	448	449	449	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	431	447	449	449	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	2,559	2,329	2,283	2,261	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,559	2,329	2,283	2,261	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.56%	16.68%	17.09%	17.30%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.50%	16.62%	17.09%	17.30%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.56%	16.68%	17.09%	17.30%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.50%	16.62%	17.09%	17.30%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	16.90%	19.24%	19.65%	19.85%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.85%	19.18%	19.65%	19.85%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	5,204	5,436	5,199	4,922	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.16%	7.15%	7.50%	7.95%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	373	389	390	391	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	371	387	390	391	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	5,204	5,436	5,199	4,922	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	5,203	5,434	5,199	4,922	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.16%	7.15%	7.50%	7.95%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.13%	7.12%	7.50%	7.95%	[A.2]/[B.2]	



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		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	OWN FUNDS	433	448	449	449	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	373	389	390	391	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	158	158	158	158	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2		231	253	253	253	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-11	-12	-10	-9	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	2	3	3	4	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Asticle 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r0250.c0010)	Articles 32 to 35 of and 36 (1) point (1) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4	-3	-3	-3	C 01.00 (r0300,c0010) + C 01.00	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a)
		(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs					(r0340,c0010)	of CCR Articles 36(1) point (c) and 38 of CRR
	A.1.9		-3	-2	-1	-1	C 01.00 (r0370,c0010)	
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 199 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	-8	-8	-10	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (14) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (ii), 343(1) point (b) (ii), 343(1) point (b) (ii), 244(1) point (ii) and 238 of CRR; Articles 36(1) point (ii) (iii) and 339(1) of CRR; Articles 36(1) point (i) (iv) and 135(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	-8	-8	-10	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0490,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513.c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132x(2) CRR
Transitional period	A.1.18C			0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
		(-) Other foreseeable tax charges						
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-1	-1	-1	-1	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	•
	A.1.21	Transitional adjustments	1	1	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	*
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1	1	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Cepital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0990,r0010) + C 01.00 (r0700,r0010) + C 01.00 (r0710,r0010) + C 01.00 (r0740,r0010) + C 01.00 (r0744,r0010) + C 01.00 (r0740,r0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	373	389	390	391	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	60	60	59	58	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1		60	60	59	58	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	C 01.00 (r0310,c0010) + C 01.00 (r0302,c010) + C 01.00 (r03022,c010) + C 01.00 (r030222,c010) + C 01.00 (r030222,c010) + C 01.00 (r030222,c010) + C 01.00 (r0302222,c010) + C 01.00 (r03022222222222222222222222222222222222	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0890;c0010) + C 01.00 (r0900;c0010) + C 01.00 (r0960;c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	2,559	2,329	2,283	2,261	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
6107711 01000	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.56%	16.68%	17.09%	17.30%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.56%	16.68%	17.09%	17.30%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	16.90%	19.24%	19.65%	19.85%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	371	387	390	391	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.50%	16.62%	17.09%	17.30%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	1	1	0	0	C 05.01 (r0440,c0010)	
	· F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		aujustiniems included in KWAS due to IPKS 3 trainstruonal an angements ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a re				· ·		

⁽¹⁾The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



Overview of Risk exposure amounts

		RWAs]
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	2,338	2,074	2,039	2,007	C 02.00 (r00+0, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s001) + C 08.01 (r0040, c0280, s002) + C 08.01 (r0040, s0280, s002) + C 08.01 (r0040, s0280, s002) + C 08.
Of which the standardised approach	2,338	2,074	2,039	2,007	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	10	6	4	7	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0226, s001) + C 08.01 (r0050, c0226, s002) + C 08.01 (r00500, c0226, s002) + C 08.01 (r00500, c0226, s002)
Credit valuation adjustment - CVA	2	2	1	2	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2	10	2	9	C 02.00 (r0520, c0010)
Of which the standardised approach	2	10	2	9	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 1.9.00 (r0010, d960)*12.5+C 20.00 (r0010;d950)*12.5+M4V(C 24.00(r0010, d090);C 24.00(r0010, d0100);C 24.00(r0010, d0110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (10680, c0010)
Operational risk	207	238	238	238	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	207	238	238	238	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (10630, c0010) + C 02.00 (10690, c0010)
Total	2,559	2,329	2,283	2,261	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CVA)' and Securitisations' section.



2023 EU-wide Transparency Exercise P&L Akciju sabiedrība "Citadele banka"

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	96	137	49	106
Of which debt securities income	4	5	2	4
Of which loans and advances income	89	128	45	95
Interest expenses	7	10	6	13
(Of which deposits expenses)	1	2	4	10
(Of which debt securities issued expenses)	5	7	2	3
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	30	38	8	21
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-2	-1	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	7	10	3	6
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	1	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	-1	-1	1	0
Net other operating income /(expenses)	-2	-3	-1	-2
TOTAL OPERATING INCOME, NET	124	171	54	118
(Administrative expenses)	61	82	21	44
(Cash contributions to resolution funds and deposit guarantee schemes)	7	9	3	5
(Depreciation)	6	9	2	5
Modification gains or (-) losses, net	1	1	0	0
(Provisions or (-) reversal of provisions)	1	1	1	0
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	1	1	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	14	23	0	-3
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	14	23	0	-3
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-4	-4	-3	-3
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	32	44	24	64
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	31	42	23	60
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	31	42	23	60
Of which attributable to owners of the parent	31	42	23	60

U Information available only as of end of the year

[2] For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31	03/2023			As of 30	06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierar	chy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Carrying amount		Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	259				551				342				365				IAS 1.54 (i)
Financial assets held for trading	6	0	6	0	1	0	1	0	1	0	1	0	1	0	1	0	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2	1	0	1	2	1	0	1	2	1	0	1	2	1	0	1	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	186	107	79	0	180	84	96	0	168	84	83	0	160	102	58	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	4,414				4,360				4,356				4,061				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	221				237				231				230				
TOTAL ASSETS	5,087				5,332				5,099				4,820				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min i	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	/06/2023			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	nulated impairm	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	186	0	0	0	0	0	180	0	0	0	0	0	168	0	0	0	0	0	160	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	1,394	0	0	-2	0	0	1,371	0	0	-1	0	0	1,416	0	0	-1	0	0	1,111	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	2,819	207	78	-54	-9	-37	2,715	293	74	-54	-17	-36	2,720	230	84	-52	-16	-37	2,774	200	66	-53	-15	-32	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Akciju sabiedrība "Citadele banka"

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	1	8	7	1	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	4,487	4,695	4,442	4,132	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	5	5	6	5	IAS 37.10; IAS 1.54(I)
Tax liabilities	0	2	1	3	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	46	42	43	63	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	137	159	154	151	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	4,676	4,910	4,652	4,354	IAS 1.9(b);IG 6
TOTAL EQUITY	411	422	447	466	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	5,087	5,332	5,099	4,820	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Akciju sabiedrība "Citadele banka"

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities t	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		1	8	7	1	IFRS 9.BA.7(a); CRR Annex II
Chart resitions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	473	464	289	41	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	1	2	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	82	67	74	96	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	44	36	40	53	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3	6	11	7	Annex V.Part 1.42(c),44(c)
Donneite	of which: Current accounts / overnight deposits	3	6	11	7	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	163	172	160	144	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	131	140	118	92	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,437	1,637	1,623	1,597	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,372	1,419	1,376	1,215	ECB/2013/33 Annex 2.Part 2.9.1
	Households	2,041	2,065	2,001	1,959	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,938	1,957	1,868	1,678	Annex V.Part 1.42(f), 44(c)
Debt securities issued		262	259	261	261	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	262	259	261	261	Annex V.Part 1.37
Other financial liabilities		25	25	23	26	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		4,488	4,702	4,449	4,133	



2023 EU-wide Transparency Exercise Market Risk

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	SA					1	М									11						
			VaR (Memoran	ndum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE F	ISKS CAPITAL FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaR 1)	12 WEEKS t- AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	12/2022					
Traded Debt Instruments	2	10	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	2	10	0	0	0	0							0	0	0	0						
Equities	ŏ	0	0	0	ő	0							0	0	Ö	0						
Of which: General risk	o o	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	2	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2023	As of 30/06/2023				As of 31/	03/2023									As of 30/0	06/2023					
Traded Debt Instruments	2	9	0	0	0	0							0	0	0	0						
Of which: General risk	2	9	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	1	0	0	0	0							0	0	0	0						
Total	2	9	ŏ	ŏ	ŏ	Ö	0	0	0	0	0	0	ŏ	ŏ	ŏ	ő	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RNM OV1 template.



					Standardised A	proach			
			As of 30/09/	2022			As of 31	12/2022	
	(min BUR %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks Reoional governments or local authorities Public sector entities Multilateral Development Banks International Oroanisations	1,417 67 2 40 0	1,479 67 2 40 0	14 10 1 1 1		1,680 67 7 37 0	1,732 66 7 381	14 5 2 1	
Consolidated data	Institutions Corporates of which: SME Retail of which: SME	229 1,558 876 1,196 586	231 1,289 666 1,023 529	56 1,072 532 673 302		210 1,448 820 959 422	211 1,206 630 784 366	50 1,003 510 523 209	
	Secured by mortoaces on immovable property of which; SVE Excosures in default Titems associated with particularly high risk Covered bonds	772 0 108 43 17	740 0 64 36 17	327 0 71 54 2	38	767 0 89 38 30	733 0 47 31 30	314 0 53 46 3	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	0 1 6 106 5.563	0 1 6 199 5.193	0 1 12 55 2.348	108	0 1 5 113 5,452	0 1 5 194 5.428	0 1 12 52 2.080	

*** Obtained accesses, on the December of the is a resemble after that has been been set on the office to be could conserve for the or could not institute to believe in a substitution of which.

**The Confidential of the date of the confidence and use the terms which the bill the market.

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					Standardised Ap	nnroach					
			As of 30/09	/2022			As of 31	/12/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments provisions ²		
LATVIA	Control operanesses occurs from 100 %. Control operanesses occurs from 100 %. Public occurs occurs from 100 %. Public occurs occurs from 100 %. Institution Institution	S77 S7 S7 S7 S7 S7 S7 S		3020 122 191 0 4 4 13 3 13 0 0 1 1 1 1 1 3 3 1 1 1 1 1 1 1	7 43 de convenion factors or codet	risk mitication techniques (e.o. s	696 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 357 218 243 88			
		Standardised Approach									

					Standardised A	pproacn			
			As of 30/09/	2022			As of 31,	12/2022	
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central covernments or central banks Resional covernments or local authorities Public sector entities	592 18 0	614 17 0	0		780 17 0	795 16 0	0	
	Multilateral Develooment Banks International Organisations Institutions	0 0 0 651	0 0 0 528	0 0 0 463		0 0 2 590	0 0 2 472	0 0 2 416	
	Corporates of which: SME Retail of which: SME	426 406 206	323 380 194	463 258 250 111		392 295 127	472 303 267 116	416 246 180 66	
LITHUANIA	Secured by mortoaces on immovable property of which: SME Exposures in default	187 0 37	173 0 32	74 0 36	3	187 0 24	173 0 19	74 0 24	3
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	31 0 0	27 0 0	41 0 0		32 0 0	27 0 0	40 0 0	
	Collective investments undertakings (CIU) Equity Other exposures	0 0 12	0 0 56	0 0 7		0 0 13	0 0 56	0 0 7	
L	Standardised Total ²				24				30

24

Ordinal excouse, utilise Excouse value, is recorded before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (a.e. substitution effects).
Third value advantages and recorder of reconstruction or credit risk advantages and recorder of reconstruction or credit risk advantages.

		(2) Total value adjustments and provision	ns per country of counterparty	oxiludes those for securitisation	exposures but includes general	credit risk adjustments.			
					Standardised A	proach			
			As of 30/09	2022			As of 31/	12/2022	
		Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ESTONIA	Garbie des environments de control hand 10 ft. 9, 10 Marchine de communication hand industries Public excette entition Multiflucial Development banks Multiflucial Development banks Institution Control of the Co	\$1 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	90 2 1 0 0 136 53 190 122 124 134 8 8	0 0 0 0 0 122 44 121 69 59 0 10 0 1 0 0		81 3 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	899 3 4 0 0 0 1222 588 1586 97 77 124 0 8 0 0	0 1 1 1 0 0 0 118 46 100 0 55 58 8 9 10 0 0 0 11 11 11 11 11 11 11 11 11 11	2
	Standardised Total ²				13				12

		(2) Total value adjustments and provision	is per country or counterparty	excludes showe for securosation	exposures out incudes general	CHOIC TEX. BOJUSTINITES.			
					Standardised A	pproach			
			As of 30/09	2022			As of 31	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central overaments or central banks Recional overaments or local authorities Public sector entities Multilateral Develoment Banks International Overainations Institutions Cereorates of Indich SME	13 23 0 0 0 60 7 7	13 23 0 0 0 60 7	0 5 0 0 12 3		3 23 0 0 60 6	3 23 0 0 0 6 6	0 0 0 0 12 3	
GERMANY	Metal Control SE (Secretely in Control SE) (0 1 0 0 0 0	0	0 0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
	Standardised Total ²				0				0

O Dictional exposures untils Discourse value, in recorded before takino into account any effect due to credit convention factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.



	foreign (C. N.)	Original Exposure ¹	As of 30/09/ Exposure Value ¹		Standardised Ag Value adjustments and	oproach	As of 31/	12/2022	
		Original Exposure ¹			Value adjustments and		As of 31/	12/2022	
		Original Exposure ¹	Exposure Value ¹	Rick ernosure amount	Value adjustments and				
					provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Public sector Multilaseral International Institution of visitation Section UNITED STATES UNITED STATES Covered by in Covered by	government or hoof administration of the control of	15 0 15 27 27 0 0 0 0 0 0 0 0	15 0 0 15 0 27 47 0 0 0 0 0 0 0 0 0	0 0 0 6 5 7 0 0 0 0 0 0 0		14 0 0 0 14 14 15 14 15 15 15 15 15 15 15 15 15 15 15 15 15	14 0 0 14 14 44 0 0 0 0 0 0 0 0	0 0 0 3 5 5 0 0 0 0 0 0 0	

(2) Postad acressors unitia Personan visia si servatati hafion takkin takin teks servat anu alliert dua to rande renavarion furton er undit rida relationa takin takin takin (2) Yolid vilua adjustmeta and provisions per country of counterpainy excludes those for securitisation sepasures but includes general credit risk adjustments.

		(2) Total value adjustments and province	is per country or country any	DOMESTIC RECUISION	equates out mostes general	Orac rax aspassivities.			
					Standardised A	pproach			
			As of 30/09	2022			As of 31	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	69	69	14		69	69	14	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0		0	
	Institutions Corporates	3	3	2		3	3	2	
	of which: SME		i i	0		ů		0	
	Retail	0	0	0		0	0	0	
POLAND	of which: SME	0	0	0		0	0	0	
FOLAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
ĺ	Items associated with particularly high risk Covered bonds		1						
ĺ	Claims on institutions and corporates with a ST credit assessment		l å					0	
	Collective investments undertakings (CIU)			ō		ō	i i	o o	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0		0	
	Standardised Total ²				0				0

					Standardised Ap	pproach			
			As of 30/09	2022			As of 31	/12/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SWITZERLAND	Central conservaments or central stanks Sectional converments to be plantfortise Sectional converments be plantfortise Sectional converments to the Sectional Section Sectional Section Sectional Sectional Sectional Sectional Sectional Sectional Sectional Sectional Sectional Section Sectional Section Section Sectional Section	8 0 0 0 0 6 5 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 0 0 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 13 0 0 0 0 0 0	0	7 0 0 23 25 0 0 0 0 0 0	22 24 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 5 19 0 0 0 0 0 0	٥
	Standardised Total ²	married and a							1

O Tobranil escourse, untilse becourse value in recorded before takins into account any effect due to credit convenion factors or credit risk ministration techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for scarrination opposes but includes general credit risk adjustments.

		.,								
					Standardised Ap	proach				
			As of 30/09/	2022	2022			As of 31/12/2022		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min BUR, %)									
NETHERLANDS	Central accumentation of central sharing Sectional accumentation or local activities Sectional accumentation International Constitutions International Constitutions International Constitutions International Constitutions International Constitution International Co	10 0 0 0 17 33 0 0 0	10 0 0 0 17 33 30 0 0	0 0 0 0 4 13 13 0 0 0	0	10 0 0 0 16 33 0 0 0 0	10 0 0 0 16 33 3 0 0 0	0 0 0 0 4 13 3 0 0 0		
	Covered bonds Calms on institutions and corporates with a ST credit assessment Collective investments undertakines (CIU) Other reconsures Standardised Total [†]	0 0 0 0	0 0 0 0	0		0	0 0 0	0		

		(2) Total value adjustments and provision	is per country or countriparty	excessive cross for securiosasson	exposures con mosters general	Creat risk supercreates.			
					Standardised A	pproach			
			As of 30/09	/2022			As of 31	/12/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(min EUR, %)								
CANADA	Central overerments or central shades Residual overerments or local arbitroties Residual overerments or local arbitroties Residual overerments of local arbitroties Residual of local shades Residua	0 25 0 0 0 11 11 10 0 0 0 0 0 0 0	22 22 20 11 11 10 10 10 10 10 10 10 10 10 10 10	0 5 0 0 3 1 1 0 0 0 0 0 0 0	0	0 24 0 0 1 1 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 24 0 0 1 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				0				

2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Akciju sabiedriba "Citadele banka"

					Standardisc	d Approach					
			As of 31,	03/2023			As of 30,	06/2023			
	(min BUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	Central governments or central banks	1,495	1,546	14		1,250	1,302	14			
	Regional governments or local authorities	81	83	6		79	80	6			
	Public sector entities	7	7	2		8	7	2			
	Multilateral Development Banks	38	382	1		34	378	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	205 1.394	203	53		185	183	45			
	Corporates	1,394	1,139 660	940 536		1,390 859	1,128 666	936 541			
	of which: SME Retail	851 968	798	53b 531		859 995	821	541			
	of which: SMF	430	377	215		993 460	405	232			
Consolidated data	Secured by mortgages on immovable property	760	727	313		756	724	300			
	of which: SME		0	0				0			
	Progues in default	103	53	60	39	85	38	41	34		
	Items associated with particularly high risk	51	37	56		49	41	61			
	Covered bonds	30	30	3		17	17	2			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinos (CIU)	1	1	. 1		1	1	1			
ı	Equity	105	177	12			185	12			
	Other exposures	105 5.244	5.188	2.042	121	4,965	4.912	2.013	113		
	Standardised Total ²								113		
	(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to oredit convension factors or credit risk mitigation techniques (e.g. substitution effects).										

Au of \$1/ (07) 2023						Standardisc	d Approach			
Control governments or central seates SS SS SS SS SS SS SS				As of 31,	03/2023			As of 30	/06/2023	
Control governments or centrol sharks \$32		44.00 %	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
Other exposures 84 118 36 90 118 35	LATVIA	Comit of governments or control abants Multifaction of the order order of the order order of the order of the order of the order of the order of th	0 3 0 0 1 506 356 502	0 3 3 0 0 0 397 262 3655 158 411 0 17 5 0 0	212 246 90 178 0 177 8 0 0 1 1 1 1 1 1 1	11	0 3 0 0 1 498 355 555 5203	0 3 0 0 0 394 288 3788 166 407 0 111 4 0 0	218 254 95	

1) Original exposure, unitie Exposure value, is reported before taking into account any effect due to orelli conventions from contract mix mitigation tuchniques (e.g. substitution effects).

(2) Yould value adjustments and provisions per country of counterparty excludes those for executivation exposures but includes general coeff intik adjustments.

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min BJR, %)								
	Central governments or central banks	711	726	0		418	435	0	
	Regional governments or local authorities	15	16			14	15	0	
	Public sector entities	0	0	0					
	Multilateral Development Banks	0	0	0					
	International Organisations		0	0		0	0	0	
	Institutions	535	415	358		537	402	345	
	Corporates of which: SME	385	296	241		396	298	243	
	or which: SME Retail	299	272	183		305	274	183	
	of which: SME	129	118	67		140	127	73	
LITHUANIA	Secured by mortgages on immovable property	187	174	73		187	174	70	
	of which: SME	0	1/4	,,,			1/4	,,,	
	Exposures in default	43	32	38	4	35	73	25	
	Items associated with particularly high risk	44	32	48		44	37	55	
	Covered bonds	0	0			0		0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	15	52	9		13	58	8	
	Standardised Total ²				31				30

		(2) Total value adjustments as	d provisions per country of co	unterparty excludes those for se	cuntisation exposures but inclu	des general credit risk adjustme	ints.		
					Standardise	ed Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ESTONIA	Could in consensate to Could have A.C. ** Control of Course and Could have been a country of the Course of Course o	80 3 4 0 0 16i 110 167 166 142 0 8 0 0 9 0 0 0	89 3 4 0 0 138 101 161 101 104 4 9 9	0 1 1 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	1	80 3 4 0 5 159 198 176 117 143 0 8 0 9 0	88 3 4 0 0 0 0 5 140 0 0 0 0 0 0 7 7	0 1 1 1 0 0 1 1 1 1 0 0 1 1 1 1 1 1 1 1	2
	Standardised Total ²				11				11

		(2) Total value adjustments an	a provisions per country or co	anterparty excludes those for se	cuntisation exposures but indu	oes general credit risk adjustme	no.		
					Standardise	ed Approach			
			As of 31,	03/2023			As of 30	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Committee Assessment Committee Commi	3 36 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 36 0 0 0 0 66 66 3 3 0 0 0 0 0 0 0 0 0	0 0 0 13 1 1 0 0 0 0 0	٥	3 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 34 0 0 0 0 55 55 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 13 1 1 0 0 0 0 0	0
	Standardised Total ²	Ů		, and the second	0	·			e

O (Original exposure, untiles Exposure value, is reported before taking into account any effect due to credit convention factors or credit nik mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those in rescurributions exposures but includes general credit nik adjustments.



2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Akciju sabiedriba "Citadele banka"

	Akciju sabiedrība "Cītadele banka"								
					Standardise	d Approach			
			As of 31,	03/2023			As of 30	06/2023	
	(min PIR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control of some measure of control is also. And of some of the control of some of	20 0 0 0 4 4 4 4 1 0 0 0 0 0 0 0 0 0 0 0	20 0 0 14 0 22 23 44 40 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5 15 10 0 0 0 0 0 0 0 0 0 0 0	0	22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 0 0 14 0 25 25 29 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5 13 13 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥
1		(1) Original exposure, unlike E	ixposure value, is reported befo	re taking into account any effec	t due to credit conversion factor	s or credit risk mitigation techn	iques (e.g. substitution effects).	·

Standardined Approach As of 31 (01) 2023 As of 31 (01) 2023 Original Exposure* Exposure Value* Each exposure amount Value adjustments and Original Exposure* Exposure Value* Each exposure amount Service adjustments are control banks Control conveniments or control banks Exposure Value* Exposure Value	(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.
Original Exposure* Control conversations or central basis and authorities Control conversations or central basis and authorities Control conversation or central basis and au	Standardised Approach
Ungest Exposure Value Company	As of 31/03/2023 As of 30/06/2023
Central converments or central banks	Original Exposure Value ² Exposure Value ² Risk exposure amount Value adjustments and previous Exposure Value ² Exposure Value ³ Risk exposure amount Value adjustment and previous Exposure Value ³ Risk exposure amount Value adjustment and Participation Conference on Conference Con
Editoral and Constitutions Constitutions	

				Standardise	d Approach			
		As of 31/	03/2023			As of 30/	06/2023	
(mb BJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Combined observationates or control advanced and co	4 0 0 0 0 25 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 0 25 25 31 0 0 0 0 0 0 0 0	0 0 0 5 25 0 0 0 0 0 0 0 0		15 0 0 0 0 14 35 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 14 0 0 0 0	15 0 0 0 14 13 33 0 0 0 0 0 0 0 0	0 0 0 3 28 0 0 0 0 0 0 0 0	0

					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(mh BJR, %)								
NETHEDI ANDO	Control overmentate or comb all hanks Antico access melling Mellinated Development Banks Mellinated Mellinated Mellinated Mellinated Mellinated Mellinated Melli	10 0 0 0 10 30 0	10 0 0 10 30 0	0 0 0 0 3 12 0 0		10 0 0 0 0 26 0	10 0 0 0 0 26 0	0 0 0 0 3 11 0	
	of which continues are covery with a second of the second	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0	000000000000000000000000000000000000000	00000	0	

					curtisation exposures but indu	ins or cheat mix misgasion sechi des general credit risk adjustme		ų.	
					Standardise	ed Approach			
			As of 31	/03/2023			As of 30	/06/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
CANADA	Control documental or central bases Annual conversation of central bases Public sector entities Public sector entities Annual control bases Annual control of control bases Annual control bases Annual control bases Annual control bases Annual control bases There associated with control bases Annual bases Convert bases	0 25 0 0 0 1 1 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25	0 5 0 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 25 0 0 2 2 2 6 6 0 0 0 0 0	25 6 6 7 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	0 5 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Other exposures Standardised Total ²				0	·		0	



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2022					As of 31,	/12/2022		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31/	03/2023					As of 30/	06/2023		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

	Akciju sabiedriba "Citadele banka" As of 31/12/2022												
			As of 31/12/2022										
					Dire	ct exposures							
(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
											Off-balance sh	neet exposures	
				Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivite financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
Austria	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0		0 0 0 2 7 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0
Belgium		0 0 0 3 3 3 1 1 1 1 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	() () () () () () () () () ()	0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0
Bulgaria													
Cyprus													
Czech Republic		0 0 0 0 0 0 0 5 5 5 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	(0 0 0 5 0 5	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
Denmark						J					J		
Estonia	71	0 0 0 0 1 1 1 1 1 1 1 3 3 6 6 6 76 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	(0 0 1 3 6 76	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Country / Region Austria Belgium Bulgaria Cyprus Czech Republic	Country / Region Total gross carrying amount of non-derivative financial assets Austria Belgium Cyprus Czech Republic Denmark	Country / Region Total gross carrying amount of non-derivative financial assets Austria Austria Bulgaria Cyprus Cyprus Czech Republic Czech Republic	Country / Region Total gross carrying amount of non-derivative financial assets Total carrying amount of non-derivative financial assets of which: Financial assets held for trading Austria Bulgaria Cyprus: Cyprus: Czech Republic Denmark Denmark	Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets held for trading Austria Austria Bedglum Cyprus Czech Republic Demark Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading Total gross carrying amount of non-derivative financial assets held for trading of which: Financial assets designated at fair value through profit or loss of which: Financial assets held for trading of which: Financial assets held for trading of which: Financial assets held for trading of which: Financial assets designated at fair value through profit or loss of which: Financial assets held for trading of which: Financial assets	Country / Region Total gross carrying amount of monderivetive financial assets by accounting portfolio assets for an account of the control	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets of non-derivative financial assets by accounting portfolio Total carrying amount of non-derivative financial assets of non-derivative financial assets of non-de	Country / Region Total garses carrying amount of row derivative financial assets for which Financial assets by accounting portfolio Derivatives with portfolio assets of which Financial assets by accounting portfolio assets of which Financial assets asset assets asset assets asset as a company profit or based or a share francial assets at a company profit or based or a share francial assets at a company profit or based or a share francial asset at a company profit or based or a share francial asset at a company profit or based or a share francial asset at a company profit or based or a share francial asset at a company profit or based or a share francial asset at a company profit or based or a share francial asset at a company profit or based or a share francial asset at a company profit or based or a share francial asset at a company profit or based or a share francial asset at a company profit or based or a share francial asset at a company profit or based or a share francial asset by accounting portfolio profit or a share francial asset by accounting portfolio profit or a share francial asset by accounting portfolio profit or a share francial asset by accounting portfolio profit or a share francial asset by accounting portfolio profit or a share francial asset by accounting portfolio profit or a share francial asset by accounting portfolio profit or a share francial asset at a share francial asset at a company profit or a share francial asset at a company profit or based or a share francial asset at a company profit or based or a share francial asset at a company profit or based or a share francial asset at a company profit or based or a share francial asset at a company	Country / Region Telal gross certying amount of mon-derivative financial seaset by accounting portfolio Derivatives with positive fair value	Country / Region Tend prices currying amount of the distriction in the first value of which francial annex by accounting portfolio Tend prices currying amount of the distriction in the first value of which francial annex by accounting portfolio Tend prices currying amount of the distriction in the first value of which francial annex by accounting portfolio Tend prices currying amount of the first value of which francial annex by accounting portfolio Tend prices currying amount of the first value of which francial annex of w	Country / Region Total gross carrying amount of manufacture flower f	Part Part	The control of the c



General governments exposures by country of the counterparty

						Akı	ciju sabiedrība "Citadele l	banka"						
				As of 31/12/2022 Direct exposures										
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland													
[0 - 3M [France		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 1 1 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Germany	11	0 2 0 5 5 4 14 0 0 25	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 5 4 14 0	0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Croatia													
[0 - 3M [3M - 1Y [Greece													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Hungary													
[0 - 3M [Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Italy													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Latvia	(8) 14 14 7 7 8 8 6	78 8 88 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(33 (25 16 (75	0 50 16 120 62 85 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0		



General governments exposures by country of the counterparty

						Ak	ciju sabiedrība "Citadele l	banka"						
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	3	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	or which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [33 - 5Y] [5Y - 10Y] [10Y - more	Lithuania	27. 4. 5. 9. 10. 10.	0 0 7 277 277 277 22 42 33 53 53 53 54 104 104 55 6 6 8 573	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1: 3: 54	0 0 277 36 39 2 58 103 6 6 519	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 2 0 0 0 0	000000000000000000000000000000000000000	0
[3M - 1Y [Luxembourg													
[0 - 3M [Maita													
[0 - 3M	Netherlands		4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		4 0 4 0 0 0 0 0 2	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0	
[0 - 3M [3M - 1Y	Poland	4 2 2	0 0 3 2 2 2 2 1 1 2 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 43 22 1 1 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	14
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Portugal		*							,				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Romania													
[0 - 3M [Slovakia	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 2 0 0 18 0 20	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						Ako	ciju sabiedrība "Citadele l	banka"						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain													
[0 - 3M [Sweden	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 10 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 10 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
[0 - 3M	United Kingdom													
Total	Iceland													
[0 - 3M [3M - 1Y [Liechtenstein													
Total	Norway													
[0 - 3M [13M - 1Y 1 1 1 1 1 1 1 1 1	Australia													
[0 - 3M	Canada	0 1 1 1 1 1 0 24	0 0 1 1 12 1 1 1 0 24	0 0 0 0 0	0 0 0 0 0	0 0 1 1 0 0	0 0 1 1 1 1 1 1 0 23	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Hong Kong													



General governments exposures by country of the counterparty

Residual Motion: (In City) (In								ciju sabiedriba. Citadele t	AN						
Reductivity Country Region Total greet carrying amount of time flavoride autors franced autor								As of 31/12/2022							
Residual Materials Country / Region Total gross carrying amount of and one of control across of a series fraction across of a series fractio								ct exposures	Dire						
Residual Naturity Country / Region Total genes carrying amount of more derivative financial assets of an extractive financial assets of an e		nce sheet	Off bala		tives	Deriva				heet	On balance s			(mln EUR)	
Residual Maturity Country / Ragion Total gross carrying amount of modern's fearcal sensors derivative fearcal sensors of whith financial sensors had for badly I financial sensors had for		heet exposures	Off-balance s	a monativo fair valvo	Doniustivos vitt	sitivo fair valvo	Davivativas viitk va		icoto his accounting moutfall.	Non desirative financial a					
d which Financial assets at few land for it safety and the bad for it	Risk weighted exposure amoun			Tregative fall Value	Delivatives with	July Clair Value	Derivatives with po-		ses by accounting portions	Non-delivered interaction &		non-derivative financial assets (net of short	Total gross carrying amount of non- derivative financial assets	Country / Region	Residual Maturity
127 - 127 20 20 20 20 20 20 20		Provisions	Nominal	Notional amount	Carrying amount	Notional amount	Carrying amount	or which: Financial assets at	fair value through other	designated at fair value	of which: Financial assets held for trading	positions)			
10 - 34														Japan	[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more
10 - 34f 13M - 17f 13M -	0		0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 4 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	11	u.s.	[0 - 3M [
10 - 341														China	[0 - 3M
10 - 3H														Switzerland	[0 - 3M [
0 - 34/														Other advanced economies non EEA	[0 - 3M [
130" - more Total														Other Central and eastern Europe countries non EEA	[0 - 3M [
1 33-347 1 32-347 1 321-347 1 321-347 1 321-347 1 321-347														Middle East	[0 - 3M [
100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Latin America and the Caribbean	



General governments exposures by country of the counterparty

Akciju sabiedrība "Citadele banka"

						AKC	iju sabiedriba. Citadele	Darika						
							As of 31/12/2022	2						
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Others			0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0		() () () () () () () () () ()				

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

			Akciju sabiedrība "Citadele banka" As of 30/06/2023										
						As of 30/06/2023							
					Dire	ct exposures							
(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
											Off-balance sl	neet exposures	
				Non-derivative financial as	sets by accounting portfolio	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
Austria	(((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
Belgium		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000			(0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
Bulgaria													
Cyprus													
Czech Republic		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 5 5 0 0 5 5	(0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
Denmark									·		·		
Estonia	70	0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 1 1 4 5 76 0		000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Country / Region Austria Belgium Bulgaria Cyprus Czech Republic	Country / Region Total gross carrying amount of non-derivative financial assets Austria Belgium Cyprus Czech Republic Denmark Estonia	Country / Region Total gross carrying amount of non-derivative financial assets Austria Austria Belgium Cyprus Cyprus Czech Republic Denmark Denmark Total carrying amount of non-non-derivative financial assets Total carrying amount of non-non-non-derivative financial assets (net of short positions) Austria Cyprus Total gross carrying amount of non-non-non-derivative financial assets O	Country / Region Total gross carrying amount of non-derivative financial assets Austria Austria Bedgium Cyprus Czech Republic Denmark Estonia	Country / Region Total gross carrying amount of non-derivative financial assets Total gross carrying amount of non-derivative financial assets Total gross carrying amount of non-derivative financial assets of which: Financial assets bidd for totaling Austria Bedgium Bulgaria Cyprus Czech Rapublic Denmark Estonia	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolion derivative financial assets from the financial assets of which: Financial assets of which: Financial assets designated at fair value through profit or loss Austria Badgaria Cyprus Canch Reputsic Canch Reputs	Country / Region Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Total gross carrying amount of non-derivative financial assets by accounting portfolio Tota	Country / Region Total gross carrying amount of manufal assets by accounting perifolic asset	Country / Region Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount of me derivative financial assets by accounting portfolio Tutal prose carrying amount	Country / Region Total greec currying amount of non-class of function and the state of the s	Control Region Control Contr	Country / Reginn Test avec carring amount of the country / Reginn Test avec carring amount of the country / Reginn Test avec carring amount of the country / Reginn Test avec carring amount of the country / Reginn Test avec carring amount of the country / Reginn Test avec carring amount of the country / Reginn Test avec carring amount of the country / Reginn Test avec carring amount of the country / Reginn Test avec carring amount of the country / Reginn Test avec carring amount of the country / Reginn Test avec carring amount of the country / Reginn Test avec carring amount of the country / Reginn Test avec carring amount of the country / Reginn avec carring	Company The special continuous and significant and si



General governments exposures by country of the counterparty

						Akı	ciju sabiedrība "Citadele l	banka"						
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Finland													
[0 - 3M [France	1	0 0 1 0 0 0	0 0 0 0 0	0 0 0 0 0	(0 0 1 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0		
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Germany	0 5 5 12 14 6 33	0 0 5 6 12 14 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 5 6 12 14 0 37	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total	Croatia													
[0 - 3M [3M - 1Y [Greece													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Hungary													
[0 - 3M [Ireland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Italy													
[0 - 3M [Latvia	0 44 111 3 3 9 8 8 0	35 93 89 0	0 0 0 0 0	0 0 0 0 0	(2: 2: (1: (70	0 19 85 35 76 86 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

						Ain	As of 30/06/2023							
						Dire	ct exposures							
				On balance s	heet	Direc	ct exposures		Deriva	tives		Off balar	re sheet	+
	(mln EUR)											Off-balance sh		
			Total counting amount of		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Lithuania	40 21 40 60 92 97 6	40 21 40 60 92 97 6 6	0 0 0 0 0	0 0 0 0 0	0 4 16 24 11 0 0 0	400 17 24 36 82 97 6 302	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 2 0 0 0 0	0 0 0 0 0 0 0	1
[0 - 3m] [3M - 1Y [[1Y - 2Y [[2Y - 3Y [Luxembourg													
[3M-1Y] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	Netherlands	0 0 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 4 4 0 0 2 2	0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 4 4 0 0 2 2	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland	43 0 22 23 3 0 0 0	43 0 22 3 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	43 0 22 3 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		14
10 - 3m 1 1 1 1 1 1 1 1 1	Portugal													
[0 - 3M [Romania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Slovakia	0 0 2 2 16 0 20	0 0 2 0 2 16 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 2 0 2 16 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
To - 3M	Slovenia													



General governments exposures by country of the counterparty

						Ako	ciju sabiedrība "Citadele l	banka"						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	iitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y]														
f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Spain													
[0 - 3M [Sweden	2	0 0 2 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 2 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
Total	United Kingdom			·	·			·		·		·		
Total	Iceland													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Liechtenstein													
[0 - 3M	Norway													
[0 - 3M [Australia													
[0 - 3M	Canada	2 2 1 1 1 1 1 2 5	0 1 2 11 1 1 1 0 25	0 0 0 0 0 0	0 0 0 0 0	0 0 1 0 0 0	0 1 1 11 1 1 1 1 1 2 24	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Hong Kong													



General governments exposures by country of the counterparty

						Akı	ciju sabiedrība "Citadele I	banka"						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolion		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.	() () ()	0 4 2 8 8 0 8	0 0 0 0 0	0 0 0 0 0	(6)	0 0 8 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total Tota	Latin America and the Caribbean		000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

Akciju sabiedrība "Citadele banka"

						AKC	iju sabiedriba. Citadele	Dalika						
							As of 30/06/2023	3						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
) · · · · ·											Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [Others			0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	() () () () () () () () () ()				

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the conomic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual countries not reported separatively in the Transparency exercise.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Akciju sabiedriba "Citadele banka"

					As of 30/09/2022									As of 31/12/2022				
		Gross c	carrying amount/ Nomi	inal amount		Accumulated important value due to cree	pairment, accumulated r dit risk and provisions ⁴	negative changes in fair	Collaterals and		Gross car	rying amount/ Nomina	I amount		Accumulated imp	pairment, accumulated no lit risk and provisions ⁴	egative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performin	g ²	On performing exposures ²	On non-perfor	ming exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	ş.	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min FIII)		and <=90 days		Of which: defaulted	Of which Stage 3 ³	exposures		Of which Stage 3 ³			and <=90 days		Of which: defaulted	Of which Stage 3 ⁸	Сфила		Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	214	4 0		0						505	0					0	0	0
Debt securities (including at amortised cost and fair value)	1,58:	1 0	,			2				1,551	0				1	0		0
Central banks		0 0	0	0	0			0 0	0	0	0					0		0
General governments	1,25	8 0	o constant	0	0	0		0 0	0	1,233						0		0
Credit institutions	16	0 0		0	0			0 0	0	152	0					0		0
Other financial corporations	3	s o	n l	0		2		0 0	0	40	0							0
Non-financial corporations	12	8 0	1	0	0			0 0	0	126						0		0
Loans and advances(including at amortised cost and fair value)	3,12:	1 5		89 8:	78	63	33	7 37	50	3,096	14	83	83	74	70	36	36	44
Central banks												,						
Canada			1			1	1		1					1	Ĭ		1	, and a
General governments	2	4 0	1	0	0			0 0	0	28						0		0
Credit institutions	2	6 0		0	0			0	0	23	0					0		0
Other financial corporations	4	5 0	o l	0	0	1		0	0	37					1	0		0
Non-financial corporations	1,66	0 3	3	64 6	4 54	35	11	8 17	45	1,656	8	60	60	52	36	18	18	41
of which: small and medium-sized enterprises	1,27	5 3		50 5	0 42	28		8	40	1,336	8	46	46	41	28	9	9	36
of which: Loans collateralised by commercial immovable property	67	8 0		42 4	2 37	15	1	4 13	28	666	1	36	38	35	18	14	14	25
Households	1,36	7 3	3	24 2	4 24	26	11	9 19	4	1,352	6	23	23	22	32	18	18	4
						1												
of which: Loans collateralised by residential immovable property	79	2 1	1	5	5 4	11	1	1 1	. 3	787	1	4	1 4	1 1	15	1	1	3
] .				1 .												
of which: Credit for consumption	15	1		1	1	9	1	1		152	1	1	1	'	13	1	1	۰
DEBT INSTRUMENTS other than HFT	4,91	6 5		89 8	78	65	37	7 37	50	5,152	14	83	83	74	71	36	36	44
OFF-BALANCE SHEET EXPOSURES	377	2			1					357			1	1	5			0
	37.			71	-1 -		1			33,				1 *	, ,			. "

Performing and non-performing exposures Akciju sabiedriba "Citadele banka"

								,									
				As of 31/03/2023									As of 30/06/2023				
		Gross carrying amour	nt/ Nominal amount		Accumulated imp value due to cred	airment, accumulated no it risk and provisions ⁴	egative changes in fair	Collaterals and		Gross carr	rying amount/ Nominal ar	mount		Accumulated imp	pairment, accumulated n lit risk and provisions ⁴	egative changes in fair	Collaterals and
	but past d	performing Suc >30 days	Of which non-performing		On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	of	which non-performing	,	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
	and <	=90 days	Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ^s			and <=90 days		Of which: defaulted	Of which Stage 3 ⁵			Of which Stage 3 ⁸	
(min EUR) Cash balances at central banks and other demand deposits	298								318			•				0	
Debt securities (including at amortised cost and fair value)	1.583				1 1	0		١	1,271			0		1		0	
Central banks	-,			-		-			-,		0	-	0	-	-		
General governments	1.284								990		0	0	0	0		0	
Credit institutions	139	0	0 0			0			130		0	0	0	0	0	0	
Other financial corporations	31	0	0 0		0	0		0	30		0	0	0	0	0	0	c
Non-financial corporations	130	0	0 0		0	0		0	121		0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	3,047	18	91 91	84	68	38	37	48	3,052	9	71	71	66	68	33	32	37
Central banks	0	0	0 0		0	0		0	0	0	0	0	0	0	0	0	0
General governments	26	0	0 0		0	0		0	26		0	0	0	0	0	0	0
Credit institutions	23	0	0 0	0	0	0	0	0	23	0	0	0	0	0	0	0	0
Other financial corporations	43	0	0 0	0	1	0	0	0	41	0	0	0	0	1	0	0	
Non-financial corporations	1,612	10	68 68	62	2 34	20	19	44	1,616	3	48	48	43	33	15	14	33
of which: small and medium-sized enterprises	1,347	10	40 40	35	5 27	11	16	28	1,346	3	27	27	23	26	7	6	25
of which: Loans collateralised by commercial immovable property	611	0	48 48	44	17	16	15	32	580	0	35	35	31	16	11	10	24
Households	1,342	8	22 22	22	2 32	18	18	4	1,346	6	23	23	23	34	18	18	4
of which: Loans collateralised by residential immovable property	780	2	4 4	4	14	2	1	3	778	2	s	5	5	15	2	2	3
of which: Credit for consumption	150	1	1 1	1	13	1	1	0	156	1	1	1	1	14	1	1	
DEBT INSTRUMENTS other than HFT	4,928	18	91 91	84	69	38	37	48	4,641	9	71	71	66	69	33	32	37
OFF-BALANCE SHEET EXPOSURES	380		6 6	6	6	0	0	0	383		0	0	0	4	0	0	,



Forborne exposures

			As of 30/	09/2022					As of 31/:	12/2022		
		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated in accumulated ch value due to ch provisions for forbearance me	nanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	106	62	33	32	69	29	97	55	31	30	62	24
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	78	43	15	15	61	27	72	38	15	14	55	23
of which: small and medium-sized enterprises	39	30	6	5	31		34	27	6	6	26	
Households	28	19	18	17	8	2	25	17	17	16	7	1
DEBT INSTRUMENTS other than HFT	106	62	33	32	69		97	55	31	30	62	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽a) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are openably recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

Akciju sabiedrība "Citadele banka"

Ī			As of 31/	03/2023			As of 30/06/2023								
	Gross carrying amount of exposures with forbearance measures		Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ing amount of with forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarante received on exposures with forbearance measures				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	0	0	0	0				
Credit institutions	0	0	0	0	0		0	0	0	0	0				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	64	48	32	31	30	17	63	48	27	26	34	21			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	41	31	16	15	24	16	41	30	11	10	29	19			
of which: small and medium-sized enterprises	30	20	7	7	22		21	10	3	3	17				
Households	23	17	16	16	6	1	23	17	16	16	5	1			
DEBT INSTRUMENTS other than HFT	64	48	32	31	30		63	48	27	26	34				
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria 3	0						0								

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are enerally reported with a positive sign.

commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits of 5% or above.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Akciju sabiedriba "Citadele banka"

	AS 01 30/09/2022						As of 31/12/2022							AS 07 31/U3/2023						AS 01 30/06/2023					
(min EUR)	Gross carrying amount					Accumulated	Gross carrying amount				Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated		
		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment		negative		Of which: non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ²	negative	
A Agriculture, forestry and fishing	173	4	4	173	6	0	175	4	4	175	6	0	171	3	3	171	5	0	178	3	3	178	5	0	
B Mining and guarrying	7	0	0	7	0	0	7	0	0	7	0	0	6	0	0	6	0	0	6	0	0	6	0	0	
C Manufacturing	170	9	9	170	7	0	170	8	8	170	12	0	168	24	24	168	15	0	167	17	17	167	11	0	
D Electricity, gas, steam and air conditioning supply	46	2	2	46	1	0	51	2	2	51	1	0	51	2	2	51	1	0	76	2	2	76	1	0	
E Water supply	15	0	0	15	0	0	15	0	0	15	0	0	14	0	0	14	0	0	15	0	0	15	0	0	
F Construction	140	7	7	140	4	0	123	7	7	123	4	0	124	7	7	124	4	0	118	4	4	118	4	0	
G Wholesale and retail trade	204	2	2	204	5	0	201	2	2	201	5	0	191	3	3	191	5	0	194	2	2	194	5	0	
H Transport and storage	235	23	23	235	13	0	242	20	20	242	11	0	235	19	19	235	11	0	226	16	16	226	10	0	
I Accommodation and food service activities	42	11	11	42	2	0	40	10	10	40	1	0	35	7	7	35	1	0	28	2	2	28	1	0	
3 Information and communication	20	0	0	20	0	0	18	0	0	18	0	0	19	0	0	19	0	0	19	1	1	19	1	0	
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
L Real estate activities	395	3	3	395	8	0	416	4	4	416	8	0	398	1	1	398	6	0	390	1	1	390	6	0	
M Professional, scientific and technical activities	53	0	0	53	1	0	50	0	0	50	2	0	48	0	0	48	2	0	50	0	0	50	2	0	
N Administrative and support service activities	123	2	2	123	3	0	115	2	2	115	3	0	119	2	2	119	2	0	117	1	1	117	2	0	
O Public administration and defence, compulsory social security	3	0	0	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P Education	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	5	0	0	
Q Human health services and social work activities	15	0	0	15	0	0	15	0	0	15	0	0	14	0	0	14	0	0	14	0	0	14	0	0	
R Arts, entertainment and recreation	9	1	1	9	0	0	9	1	1	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	
S Other services	4	ō	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	5	0	0	5	0	0	
Loans and advances	1.660	64	64	1.660	63	0	1.656	60	60	1.656	64	-	1.612	69	60	1.612	54		1 616	49	49	1.616	49		

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.