

Bank Name	Akciju sabiedriba "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

Akciju sabiedriba "Citadele banka"

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	315	341	337	336	C 01.00 (r020,c010)	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	311	337	334	333	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	315	341	337	336	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	311	337	334	333	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	375	401	397	396	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	371	397	394	393	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	1,688	1,543	2,262	2,206	C 02.00 (r010,c010)	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	1,688	1,543	2,262	2,206	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.66%	22.11%	14.91%	15.23%	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	18.42%	21.84%	14.78%	15.10%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.66%	22.11%	14.91%	15.23%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.42%	21.84%	14.78%	15.10%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.22%	26.00%	17.56%	17.95%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.97%	25.73%	17.43%	17.82%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	4,453	4,622	4,734	4,854	C 47.00 (r300,c010)	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	7.07%	7.38%	7.13%	6.92%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Akciju sabiedriba "Citadele banka"

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	315	341	337	336	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	311	337	334	333	C 47.00 (r310,c010)	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	4,453	4,622	4,734	4,854	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	4,449	4,618	4,731	4,851	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.1%	7.4%	7.1%	6.9%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.0%	7.3%	7.1%	6.9%	[A.2]/[B.2]	

2021 EU-wide Transparency Exercise Capital Akciju sabiedriba "Citadele banka"

							COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	As of 30/09/2020 375	As of 31/12/2020 401	As of 31/03/2021 397	As of 30/06/2021 396	C 01.00 (r010,c010)	Articles 4(118) and 72 of CBR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	375		337		C 01.00 (r020,c010)	Article 50 of CBR
	A.1 A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	157	341 157	157	336		
	A.1.1	instruments)	157	157	157	157	C 01.00 (r030,c010) C 01.00 (r130,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings Accumulated other comprehensive income	7	7	6	5	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CBR Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CBR
	A.1.3		2	2	2	2		
		Other Reserves					C 01.00 (r200,c010)	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 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0		0	C 01.00 (r230,c010)	Article 84 of CBR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (i) of CBR Articles 4(113), 36(1) point (b) and 37 of CBR. Articles 4(115), 35(1) point (b) and 37 point (a)
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of avorviated DT1s	-5	-2	-3	-4	C 01.00 (r300,c010) + C 01.00 (r340,c010)	of COR
	A.1.9 A.1.10			-2		-3	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR Articles 36(1) point (d), 40 and 159 of CRR
		(-) IRB shortfall of credit risk adjustments to expected losses	0		0		C 01.00 (r380,c010) C 01.00 (r390,c010)	
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0		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 (r430,c010)	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 (r440,c010)	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	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	$\label{eq:approximation} \begin{array}{l} \mbox{Articles}~4(36), 36(1) \mbox{point}~(h)~(h) \mbox{ and } 89\ to 91\ of CBR; \mbox{Articles}~36(1) \mbox{point}~(h)~(h), 24(1) \mbox{point}~(h)~(h) \mbox{and } 258\ of CBR; \mbox{Articles}~36(1) \mbox{point}~h)~(h) \mbox{ and } 379(3)\ of CBR; \mbox{Articles}~36(1) \mbox{point}~h)~(h) \mbox{ and } 358(6)\ of CBR. \end{array}$
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR $\label{eq:constraint}$
	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 (r480,c010)	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 (r490,c010)	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 (r500,c010)	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 exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foresecuble tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-1	0	-1	-1	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	4	4	3	3	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 (r220,c010)	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 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	4	4	3	3	C 01.00 (r520,c010)	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 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r090,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	315	341	337	336	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	60	60	60	60	C 01.00 (r750,c010)	Article 71 of ORR
	A.4.1	Tier 2 Capital instruments	60	60	60	60	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (1910,010) + C 01.00 (1930,010) + C 01.00 (1930,010) + C 01.00 (1930,010) + C 01.00 (1950,010) + C 01.00 (1978,010) + C 01.00 (1950,010) + C 01.00 (1978,010) + C 01.00 (1974,010) + C 01.00 (1978,010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	1,688	1,543	2,262	2,206	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.66%	22.11%	14.91%	15.23%	CA3 (1)	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.66%	22.11%	14.91%	15.23%	CA3 (3)	•
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	22.22%	26.00%	17.56%	17.95%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	311	337	334	333	[A1-A1.13-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)	18.42%	21.84%	14.78%	15.10%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to 1FRS 9 transitional arrangements	4	4	3	3	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	E.	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
(1)The fully loaded CET1 ratio is an er	stimate calcula	ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re aed on the formulae stated in column "COREP CODE" – olease note that this might lead to differences to ful	gulatory point of view at the rep	porting date are not taken into a	count in this calculation.			

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 catiol ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minit load to differences to fully loaded CET1 catiol ratios could not be overcloading based as a. In their Pillar 3 disclosure

Overview of Risk exposure amounts

Akciju sabiedriba "Citadele banka"

		RV	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	1,446	1,337	2,051	1,993	C 02.00 (1946, c010) -{C 07.00 (1990, c220, s001) + C 07.00 (110, c220, s001) + C 07.00 (1130, c220, s001) + C 08.01 (1940, c260, s002) - C 08.01 (1950, c260, s002), + C 08.01 (1940, c260, s002), + C 08.01 (100, c260, s002), + C 08.01 (1940, c260, s
Of which the standardised approach	1,446	1,337	2,051	1,993	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	5	3	7	18	C 07.00 (r080, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c2
Credit valuation adjustment - CVA	2	1	2	4	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	25	14	15	4	C 02.00 (R520, c010)
Of which the standardised approach	25	14	15	4	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_060,C 24.00_010_100,C 24.00_010_100,C 24.00_010_110*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	210	187	187	187	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	210	187	187	187	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	1,688	1,543	2,262	2,206	

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 CCR and Securitisations)' section.





Akciju sabiedriba "Citadele banka"

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	68	90	30	61
Of which debt securities income	5	6	1	2
Of which loans and advances income	62	82	28	57
Interest expenses	13	16	2	4
(Of which deposits expenses)	7	9	1	2
(Of which debt securities issued expenses)	3	4	1	2
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	22	30	8	17
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	1	1	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	-24	-20	3	3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	1
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	0	0	-1	1
Net other operating income /(expenses)	-1	15	0	1
TOTAL OPERATING INCOME, NET	54	101	38	79
(Administrative expenses)	53	71	20	41
(Cash contributions to resolution funds and deposit guarantee schemes)	4	6	2	3
(Depreciation)	6	8	3	5
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-1	-2	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-2	0	0
(Other provisions)	1	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)	12	11	3	-3
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	12	11	3	-3
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	1	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	-1	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-20	4	11	33
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-20	3	10	32
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-20	3	10	32
Of which attributable to owners of the parent	-20	3	10	32

⁽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

Akciju sabiedriba "Citadele banka"

(min EUR)	J	As of 30/09/20	20			As of 31,	12/2020			As of 31,	/03/2021			As of 30/	06/2021		
		Fa	ir value hieraro	hy		Fa	ir value hierar	chy		Fa	iir value hieran	chy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	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	812				1,175				361				521				IAS 1.54 (i)
Financial assets held for trading	3	0	3	0	1	0	1	0	5	0	5	0	4	0	4	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	18	14	4	1	14	13	0	1	9	8	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	479	474	0	6	338	338	0	0	327	326	0	0	277	193	84	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	2,997				2,945				3,833				3,847				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	85				52				83				78				
TOTAL ASSETS	4,376				4,530				4,622				4,735				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)		A	s of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30	/06/2021			
		Gross carr	ing amount		Accu	mulated impai	rment	Gro	ss carrying amo	unt	Accu	mulated impa	irment	Gro	oss carrying amo	ount	Accu	mulated impair	ment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽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	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 e Credit-impaired assets	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 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	460	0	0	0	0	0	338	0	0	0	0	0	327	0	0	0	0	0	277	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	1,395	0	0	-1	0	0	1,384	0	0	-1	0	0	1,340	0	0	-2	0	0	1,370	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	1,502	104	60	-17	-6	-40	1,472	93	56	-20	-4	-36	2,277	195	102	-27	-13	-39	2,332	127	62	-28	-6	-38	Annex V.Part 1.32, 44(a)

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

⁽²⁾ 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 sabiedriba "Citadele banka"

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	2	4	1	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	4,030	4,158	4,217	4,313	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	3	2	2	2	IAS 37.10; IAS 1.54(I)
Tax liabilities	1	1	1	1	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	21	22	49	45	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	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	4,056	4,188	4,271	4,362	IAS 1.9(b);IG 6
TOTAL EQUITY	320	343	351	373	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	4,376	4,530	4,622	4,735	IAS 1.IG6

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



Breakdown of liabilities

Akciju sabiedriba "Citadele banka"

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities t	by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		2	4	1	1	IFRS 9.BA.7(a); CRR Annex II
Short positions	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	439	439	438	477	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	51	50	54	62	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	40	40	45	53	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	15	11	2	38	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	1	1	2	1	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	226	222	243	216	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	122	138	116	117	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,154	1,290	1,388	1,422	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,101	1,192	1,295	1,339	ECB/2013/33 Annex 2.Part 2.9.1
	Households	2,067	2,059	1,997	2,016	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,530	1,632	1,713	1,760	Annex V.Part 1.42(f), 44(c)
Debt securities issued		61	60	61	60	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	61	60	61	60	Annex V.Part 1.37
Other financial liabilities		17	26	35	21	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		4,032	4,162	4,218	4,314	

2021 EU-wide Transparency Exercise Market Risk

Market KISK Akciju sabiedriba "Citadele banka"

$\frac{1}{10000000000000000000000000000000000$	1	SA]	IM									IM						
Image: problem in the proble				VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Memorandum item)	AND MIG	RATION RISK	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR <i>(Memora</i>	andum item)	STRESSED VaR (Memorandum item)	DEFAUL	T AND ON RISK	ALL PRICE			
Taded Debt Instruments O	(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS		FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS		AVERAGE	LAST MEASURE	FLOOR	AVERAGE	LASI	EXPOSURE	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS		FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS	LATEST AVAILABLE (SVaRt	AVERAGE		FLOOR	12 WEEKS AVERAGE MEASURE	EXPO	AL RISK OSURE IOUNT
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $		As of 30/09/2020	As of 31/12/2020				As of 30,	/09/2020									As of 31/1	2/2020					
As of 31/03/2021 As of 30/06/2021 As of 30/06/2021 As of 30/06/2021 As of 30/06/2021 Second Secon	Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0	5 3 2 0 0 0 9 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0							0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0						
Of which: General risk 6 2 0	Total			0	0	0			0	0	0	0	0	0	0	0	0 As of 30/0	0 6/2021	0	0	0	0 0	
	Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	9 6 0 0 7 0	4 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 0	0 0 0 0 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 RWA OV1 template.



Akciju sabiedriba "Citadele banka"

					Standardise	ed Approach			
			As of 30/	09/2020			As of 31,	/12/2020	
	(min 508, %)	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	1.951	1.998	6		2.316	2.368		
	Regional governments or local authorities	51	48	9		54	57	10	
	Public sector entities								
	Multilateral Development Banks	48	48	4		49	49	4	
	International Organisations	0	0	0		0	0	0	
	Institutions	413	413	126		268	268	65	
	Corporates	959	826	652		962	788	663	
	of which: SME	428	341	318		458	357	335	
	Retail	549	391	257		536	379	249	
Consolidated data	of which: SME	100	54	31 207		243 484	198 465	113	
	Secured by mortoaces on immovable property of which: SME	463	44/	207		484	C0P	219	
	or which: SME Exposures in default	6	21	22	20	58	20	20	24
	Items associated with particularly high risk	17	32	49		26	20	33	
	Covered bonds	17	17	2		17	17	2	
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	13	13	13		14	14	14	
	Eaulty	10	10	16		9	9	16	
	Other exposures	112	181	88		83	157	40	
	Standardised Total ²	4,685	4,446	1,451	64	4,876	4,609	1,341	61
		(1) Original exposure, unlike Ex	posure value, is reported befor	e taking into account any effect	t due to credit conversion fact	ors or credit risk mitigation techn	iques (e.g. substitution effect	st	

esure, unlike exposure value, is reported before taking into account any effect due to credit conver if Trital rinoc net include the Servitarication resilien unlike in the results reliev to the 2019 eventice

		stanoardised Approach									
			As of 30/	09/2020			As of 31,	/12/2020			
	(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		
	Central governments or central banks Regional governments or local authorities	713	740	2		1,428	1,453	2			
	Regional dovernments or local authorities Public sector entities	0	0	0		0	0				
	Multilateral Development Banks	0	0	0		0	0	c			
	International Organisations Institutions	0	0	0		0	0	0			
	Corporates	422	337	325		427	337	325			
	of which: SME	306	245	232		319	252	240			
	Retail of which: SME	365	234	158		364	232	156			
LATVIA	or which: SME Secured by mortgages on immovable property	72 252	41 243	23		135 258	103	59			
	of which: SME	0	0	0		0	0	0			
	Exoosures in default	24	14	15	10	21	13	13	8		
	Items associated with particularly high risk Covered bonds	dt. 0	32	48			22	32			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	13	13	13		14	14	14			
	Equity Other exposures	5 107	5 154	12		5	5	11			
	Standardised Total ²				25				24		

¹⁰ Obtained essenses, writellike Dessaver value, ils resorder labelere tables the sense care and effect due to soot conservice fictiones except due instructure technismics (i.e. substitutione)
¹⁰ Obtained automations and provide participationes and provide tables and conservice fictiones and provide participationes and provide part ŕ

		Standarused Approach								
			As of 30/	09/2020			As of 31,	/12/2020		
	(min 8,8, %)	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 governments or central banks	781	794	2		633	653	2		
	Regional governments or local authorities	21	18	3		25	22	4		
	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	0		
	Corporates	242	199	190		297	217	209		
	of which: SME	113	88	79		127	94	85		
	Retail	158	132	83		148	124	78		
LITHUANIA	of which: SME	26	12	7		93	81	46		
LITHUANIA	Secured by mortgages on immovable property	105	103	50		115	113	51		
	of which: SME	0	0	0		0	0	0		
	Exoosures in default	12	6	6	6	11	6	6	5	
	Items associated with particularly high risk Covered bonds	0	0	1		0	0	1		
	Covered bonds 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		
1	Equity	0	0	0		0	0	0		
1	Other exposures	2	24	i		2	27	i		
	Standardised Total ²				14				13	

		Standardised Approach								
			As of 30)	09/2020			As of 31,	12/2020		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	234	241	0		81	88	0		
	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	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	41	37	33		37	34	30		
	of which: SME	9	9	7		8	7	6		
	Retail	25	24	15		24	23	15		
ESTONIA	of which: SME	1	1	1		14	14	8		
Loronat	Secured by mortgages on immovable property	101	95	42		105	99	45		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	5	1	1	1	4	1	1	1	
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	9	9	1		9	9	1		
	Claims on institutions and corborates with a 51 credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Collective investments undertakings (CIU) Equity	0				0				
	Other exposures	0	1	0		0	1	1		
	Other exposures	· · · ·		0	4	· · ·			4	

1 1 10 Object encours, unite à recorde la droit sino tes source au «Effe da la cost conversit faites a redit da mission technicas (a. Labeladion «Encol. 70 Dial value ablancements (Anka) avid encourses encoles faites encourses, additional valuationes (Anka) avid ther own Enck reduction valued to the esponses, but finades generé cost ná abjantement.

					Standardise	ed Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	(min 506, %)	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 enversements or control banks Reconcellencement Banks Maillation of produces Healthouse Distributions Conceptuals Conceptuals Conceptuals Conceptuals Conceptuals Conceptuals Conceptuals Conceptuals Conceptuals Conceptuals Conceptuals Conceptuals Conceptual	165 0 16 34 1099 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	165 0 165 333 99 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			12 000 55 000000000000000000000000000000			
	Standardised Total ²				0				0
		⁽¹⁾ Orioinal exposure, unlike Ex ⁽²⁾ Total value adjustments are exposures, but includes gene exposures.	provisions per country of cou		ct due to credit conversion fact acuristisation exposures, additio				



Akciju sabiedriba "Citadele banka"

					Standardise	d Approach			
			As of 30	09/2020			As of 31	/12/2020	
	(min File 56)	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
NETHERLANDS	Control enversements or control harks Reading accorrentities Pacific accorrentities Pacific accorrentities Reading accorrentities Reading accorrent accords Reading accord	15 0 0 46 40 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 0 0 45 40 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	15 0 0 42 41 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 0 0 42 42 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
	Other exposures Standardised Total ²	0	0	0	0	u ar ar conflict shirt from ar the	0		0

¹⁰ Obtain encourse, unite Encourse value, is received to lifes tables the account any effect due to credit conversion factors or credit risk instantion technicase (i.e., auditation effects).
¹⁰ Total value autoiments and anovienses are countered or countenance excludes these for accumitation encountes, additional valuationers (ARMs) and other own finds valuationers (ARMs) and other own finds valuationers (i.e., additional valuation effects).
¹⁰ Total value autoiments (i.e., additional value) counters (i.e., addititational value) counters

		Standardised Approach								
			As of 30)	/09/2020			As of 31	/12/2020		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	
GERMANY	Carla averaments or carla jakaš Manaud averaments in kola aktoritis Maklanda i poveraneja Maklanda i Devakami Maklanda i Devak	13 3 3 62 6 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13 3 3 62 62 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 14 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	13 3 3 5 2 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2:1 3 3 3 5 2 2 2 3 3 3 3 3 3 3 3 3 3 3 3 3		0	
	Standardised Total ²	, i i i i i i i i i i i i i i i i i i i		ľ	0		,	,		

¹⁰ Obtain answers, while Bessers value, is resorted before takes pris accounts are while all as the off our most interface or cells that includes a technical face. Addition officials: ¹⁰ Takinal answers, while Bessers value, is resorted before takes pris accounts are used as the official of a difference of the difference of the

					Standardise	ed Approach			
			As of 30	/09/2020			As of 31	/12/2020	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
POLAND	Central assessments or central shares Rescaled governments Packhares Food astronomics Packhares Possible Description of the second state Astronomics of the second state Second State Control of the second state of an of the second state of an of the second state of an of the second state of the second state of an of the second state of the second state Control of the second state of the second state of the second state Control of the second state of the second state of the second state Control of the second state of the second state of the second state Control of the second state of the second state of the second state Control of the second state of t				•	72 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardized Total ²								

O
 O

					Standardise	ed Approach					
			As of 30	09/2020			As of 31	/12/2020			
	(mh EJR, %)	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 governments or central banks Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	ő		0	0	ő			
	Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	Institutions	23	23	5		22	22	4			
	Corporates of which: SME	1	1	0		1	1	0			
	Retail	0	0	0		0	a	0			
CANADA	of which: SME Secured by mortgages on immovable property	0	0	0		0		0			
	of which: SME Exposures in default	0	0	0		0	0	0			
	Items associated with particularly high risk	0	0	0	0	0		0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	ő	ő		0	a	0			
	Eaulty Other exposures	0	0	0		0	0	0			
					-	-		-			

U
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O
 O

		Standardised Approach								
			As of 30	/09/2020			As of 31	/12/2020		
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	
SWEDEN	Central assessments or contral tasks Autonatio assessments Autonation assessments Autonation Autonation Autonation Contral Contraling Autonation Contral Contrad Contral Contrad Contral Contral Contral Contr	4 0 0 11 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		• • •	3 0 0 0 15 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•	
	Standardised Total ²				0				0	

Original essence, while Desservation, as recorder before taken allow the account any effect due to constraint endowing the due to a d

		Standardised Approach									
			As of 30	/09/2020			As of 31	/12/2020			
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁸	Risk exposure amount	Value adjustments and provisions ²		
FINLAND	Central assessments or central basis Rescued assessments in local astronomics Pacification 2 Sensitive Pacification 2 Sensitive Description 2 Sensitive Description 2 Sensitive Conference 2 Sensitive 2 Sensitive Sensitive 2 Sensitive 2 Sensitive 2 Sensitive Sensitive 2 Sensitive 2 Sensiti	5 5 5 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			\$ 0 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0		
	Standardised Total ²				0				0		

To Social executive, while Econore value, a recorder larley takin to account any effect due to conditioner condition and indexidence to the social conversion of the Architecture of



Akciju sabiedriba "Citadele banka"

		Standardised Approach									
			As of 31,	03/2021			As of 30,	06/2021			
		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		
	(min EUR, %) Central governments or central banks	1.451	1,489	5		1.624	1.665	16			
	Regional governments or local authorities	53	52	10		53	51	10			
	Public sector entities	1	1	0		4	4	1			
	Multilateral Development Banks	43	43	4		39	39	2			
	International Organisations	0	0	0		0	0	0			
	Institutions	280	280	75		244	244	57			
	Corporates	1,318	1,082	956		1,361	1,153	945			
	of which: SME	560	432 957	407		733	577 872	456			
	Retail	1,118 612	957	617		1,029	8/2	565			
Consolidated data	of which: SME Secured by mortgages on immovable property	612	951 484	322 229		544	499	285 247			
	of which: SMF	0	101	229		530	212	247			
	Exposures in default	80	38	45	38	93	51	64	3		
	Items associated with particularly high risk	23	19	29		19	14	21			
	Covered bonds	17	17	2		17	17	2			
	Claims on institutions and comporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	13	13	13		8	8	8			
	Eaulty	6	6	12		6	6	12			
	Other exposures	110	240	60		105	206	60 2.010	76		
	Standardised Total ²	5,018 (1) Original exposure, unlike E		2,057		5,138	4,845		76		

(1) - gran expound, utilité topoure value, li reported ballore taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. s (2) Standardised Total does not include the Securitization position unlike in the results prior to the 2019 exercise.

		Standardised Approach							
			As of 31,	03/2021			As of 30,	06/2021	
	(mh B.R. %)	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 governments or central banks	593	617	2		691	717	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	525	435	423		505	409	361	
	of which: SME	347	283	271		288	223	175	
	Retail	552	417	277		539	404	268	
LATVIA	of which: SME	236	166	116		233	199	113	
0	Secured by mortgages on immovable property	263	252	122		272	262	124	
	of which: SME	U	0	0		0	0	26	1
	Exposures in default	29	18	21	10	35	23	26	1
	Items associated with particularly high risk Covered honds	11	19	29		18	14	21	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0	
	Claims on institutions and corborates with a S1 credit assessment Collective investments undertakings (CIU)	12	12	12					
	Equity			13		5	5	11	
	Other exposures	98	144	49		92	140	48	
	Standardized Total ²	~	211	47	32	A	140	40	33

(1) Optiol deposes, while Equation where, is reported from taking that zouries any effect due to exist increase of the integration between the deposes of the integration between the deposes of the integration of the i

		Standardised Approach										
			As of 31	/03/2021			As of 30	/06/2021				
	(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 ar provisions ²			
LITHUANIA	Control and enversamentary or control backs Reading an enversamentary of control backs Packs control and the Packs control and the Institutions Control and Control and	614 25 20 0 0 0 534 191 394 265 218 265 218 0 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	621 23 30 0 0 333 313 313 313 327 257 0 133 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 4 6 7 383 118 123 144 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		672 24 34 0 0 559 352 346 224 146 0 224 0 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0	677 22 6 6 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7	2 4 0 0 0 0 0 1477 218 2266 25 0 0 256 0 0 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
	Standardised Total ²				22							
			nd provisions per country of co			tors or credit risk mitigation tech mal valuation adjustments (AVA						

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		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	67	75	0		81	89	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0			
	International Organisations	0	ō	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	66	62	58		120	103	84	
	of which: SME Retail	1/	16	19		93 145	/9	63	
	of which: SME	111	88	62		88	85	49	
ESTONIA	Secured by mortgages on immovable property	109	102	49		113	106	52	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	7	10	2	12	8	12	2
	Items associated with particularly high risk Covered bonds	9	9	0		9	9	0	
	Claims on institutions and corporates with a ST credit assessment	ō	ō	0		ő	ő	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		0	0	0	
	Other exposures Standardised Total ²	4	4	4	7	5	5	5	
	Standardised Total				· · · · · ·				8

 A
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C
 C nts and

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(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
UNITED STATES	Control encoursements or control backs Bachcola encoursements of local and/ordinates Bachcola encoursement Backs Institutions Bachcola encourses Backsons Control encourses and annual and annual and annual Backsons Control encourses and annual annual annual Control encourses and annual annual annual annual annual annual Control encourses annual annual Control encourses annual	166 0 0 23 62 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16 0 0 23 25 62 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		•	16 0 0 23 48 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•
	Standardised Total ²				0				0
			d provisions per country of co		ect due to credit conversion fact ecuriatisation exposures, additio				



Akciju sabiedriba "Citadele banka"

					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
		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
NETHERLANDS	Catch downments or catch back Catch downments or catch back Palde scher mittles Palde scher mittles Palde scher mittles Scher attalian Ornatisations Scher attalian Ornatisations Scher attalian Ornatisations Scher attalian Ornatisations Scher attaliants Scher attaliants understalliant Scher attaliants Scher attaliants understalliant Scher Scher attaliants Scher	14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14 0 0 4 1 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	34 9 0 37 38 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	94 6 73 34 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6		0
						tors or credit risk mitigation tech nal valuation adjustments (AVA			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (u.g., substitution effects).
(2) Total value adjustments and providence groups of document party exclusios those for securitization exposures, additional valuation adjustments (ARMA) and other own funds reductions removes the indexemption ensure of the index information.

					Standardise	d Approach			
			As of 31	/03/2021			As of 30,	06/2021	
		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
GERMANY	Control community or control label (16, %) Bendrod Seminantian Frank (16, %) Public sector and label Public sector and label Public sector and label Public label Composition Sector (16, %) Real and and (16, %) Real and (16, %) Sector (16, %)	13 2 3 5 5 5 5 5 5 5 5 6 0 0 0 0 0 0 0 0 0 0 0	13 2 3 5 5 5 5 5 6 6 0 0 0 0 0 0 0 0 0 0 0 0 0		0	13 2 1 1 1 5 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13 2 1 1 5 4 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		o
	Other exposures Standardised Total ²	0		0	0	0	0	0	

(1) Organia expresses, while Departs states, is reported before taking into accurate any effect to all in coll converses that for advectory or regular taking the bases with a converse state of the advectory of the states and the advectory of the states and the advectory (AMA) and other ann functions readers and the advectory (AMA) and other annotations readers and the advectory (AMA) and the a

				Standardise	d Approach			
		As of 31,	/03/2021			As of 30,	06/2021	
/min F10 %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control experiments or card a banks Readow a revenues of a card a banks Public revenue control Public revenues control Readow Processing of the control of the set Instructioner Control Public Readow POLAND FOLAND FOLAND For any set of the set Readow For a set of the set of the set Readow For a set of the set of the set Readow For a set of the set of the set of the set Readow For a set of the set of t	72 0 0 3 0 0 0 0 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	20 0 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		•

					Standardise	a Approach			
			As of 31,	/03/2021			As of 30	06/2021	
	(mh EJR, %)	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 oovernments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	26	26	5		26	26	5	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	21	21	4		18	18	4	
	Corporates	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CANADA	of which: SME 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	ō	ō	0	0	ō	ō	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Eduity Other exposures	0	0	0		0	0	0	
		-		-		-			

Control c

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh E.R. %)	Original Exposure ⁴	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
SWEDEN	Ciercia assessments or contra basis Rescued assessments for local absolutes and assessments for local absolutes the effective of local absolutes and assessments for local assessments and absolutes for local assessments of and contractants in immension amongly and for add to contract assessments of and contract assessments and and assessments and assessment Collective investments understations (101) Other assessments	3 0 0 33 3 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	3 0 0 34 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0
	Standardised Total ²				0				0

Compared and the process state of the s

	erosune, but includes anneni restit nist advannents. Standarridised Approach										
				Standardise	d Approach						
		As of 31,	/03/2021			As of 30	/06/2021				
(mh E.R. %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Control anovernamics or control hanks Resolution a recommention of local antihomits Production of local antihomits Production of local antihomits Production of localizations Sectored by Activity Sectored and antihomits Sectored Sectored by Anorthomics and International Sectored by Anorthomics and International Control Sectored and Control Sectored and Contrel Sectored and Control Sectored and Contrel S		5 0 25 25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			5 0 3 3 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 2 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					

(1) Objiral reports, while Openers value, is reported below taking vite account any effect due to cosist converting on early real relationshipsion (s.g., a shaftschor effect); (2) Takin value adjustments and providers converting on contriguent exclusion torus or scale that indication adjustments (Febb) and ther can funds indicates related to the expansion, but had adjustments and providers or cosist of a contriguency exclusion torus of the canon funds indicates related to the expansion, but had adjustments and canonic adjustments (Febb) and other can funds indicates related to the expansion, but had adjustments and canonic adjustments (Febb) and other can funds indicates related to the expansion, but had adjustments and canonic adjustments (Febb) and other canonic adjustments (Febb) and other canonic adjustments (Febb) and other canonic adjustments (Febb) adjustments (Febb) and other canonic adjustments (Febb) adjustments (Febb) and other canonic adjustments (Febb) adjustments (Febb)

Credit Risk - IRB Approach

Akciju sabiedriba "Citadele banka"

							IRB Ap	proach					
			As of 30/09/2020 As of 31/12/2020										
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	ure 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 Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

Akciju sabiedriba "Citadele banka"

							IRB Ap	proach					
				As of 31/	03/2021					As of 30/	06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	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 Secutarisation position unlike in the results prior to the 2019 exercise.





						Ake	ciju sabiedriba "Citadele t	oanka"						
							As of 31/12/2020							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pe	ositive fair value	Derivatives with	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)									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	Numman	FIOVISIOIIS	
[0-3M[[3M-1Y] [17-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	0 0 0 0 9 9	0 0 0 0 9 0 9 0 9				0 0 0 9 0 9	0 0 0 0 0 0 0					0 0 0 0 0 0	
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] Total	Belgium	9 0 0 3 1 1 0 0 0	0 0 0 3 1 0 0 4	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 3 1 0 0 4	9 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	U 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria							•						
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic	0 0 12 0 0 0 0 12	0 0 12 0 0 0 0 12	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 12 0 0 0 0 12		0 0 0 0 0 0	0 0 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] 13Y-2Y[12Y-3Y[13Y-5Y] 15Y-10Y[10Y-more Total	Denmark													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia	0 10 0 0 38 0 0	0 10 0 0 38 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 38 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0			
Total	1	48	48	0	0	10	38	0	0	0	0	U	0	0



						Ako	iju sabiedriba "Citadele l	banka"						
							As of 31/12/2020							
						Diree	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
				[Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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 [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Finland	5 0 0 0 0	5 0 0 0 0	0 0 0 0		0 0 0 0 0	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 0 0	0
[0-3M]		0 0 0	0	0	0	0	0 0 0	0	0	0	0	0	0	0
1Y - 2Y [1Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	France	0 1 0 0	0 1 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	
Total [0 - 3M [3M - 1Y] [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y] [10Y - more	Germany	2 1 0 10 2 0 3 0	2 1 0 10 2 0 3 0	0 0 0 0 0 0		1 0 0 2 0 0	2 0 10 0 0 3 0	0 0 0 0 0 0					0 0 0 0 0 0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	16	16	0	0	3	13	0	0	0	0	0	0	1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Greece													
110Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y[[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													
10(2) [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia	31 11 129 69 13 13 0 412	31 11 129 69 113 58 0 412	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 32 27 21 0 80	31 11 129 38 86 37 0 332	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 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



						Ako	ciju sabiedriba "Citadele l	oanka"				Akciju sabiedriba "Citadele banka"												
							As of 31/12/2020																	
						Dire	ct exposures																	
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet											
												Off-balance sh	eet exposures											
				[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] [3M-1Y]		42 33 64	42 33	0	0	2 0 11	41 33 52	0	0	0	0	0	0											
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	280 55 125 9 608	42 33 64 280 55 125 9 608		0 0 0 0	0 8 39 0 60	41 33 53 280 47 86 9 548	0 0 0	0 0 0 0	0 0 0 0		1 0 4 0	0	6										
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg												•											
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta																							
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 0 4 8 0 2	0 0 4 8 0 2 15				0 0 4 8 0 2					000000000000000000000000000000000000000		0										
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	0	0 22 1 0 43 25 2 0 72				0 23 1 0 43 25 2 0 72				0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	1										
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal																							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania																							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Slovakia	0 0 0 2 5 0 9	0 0 0 2 6 0 9	0 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 6 0 9			0 0 0 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] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia							· · ·																



			Akciju sabiedriba "Citadele banka"											
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	0 0 3 0 0 0 0 3	0 0 3 0 0 0 0 0 3	0 0 0 0 0 0	0 0 0 0 0 0	0 0 3 0 0 0 0 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 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more Total	United Kingdom	2 2 0 0 0 0 0 3	2 0 2 0 0 0 0 3	0 0 0 0 0 0	0 0 0 0 0 0	2 0 2 0 0 0 0 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 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0
10081 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more Total	Iceland													
[0 - 3M [[3M - 1Y] [3Y - 2Y] [3Y - 5Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 3M [[3M - 1Y]	Liechtenstein													
[1Y - 2Y [Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Canada	0 1 0 1 13 12 0 26	0 1 0 1 13 12 0 26	0 0 0 0 0 0	0 0 0 0 0 0 0	0 1 0 1 1 0 0 3	0 0 0 11 12 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 0 0 0 0 0	5
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong						~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~~	• •						



						Ako	ciju sabiedriba "Citadele I	oanka"						
							As of 31/12/2020							
						Dire	ct exposures							4
	(mln EUR)		1	On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
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[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [3Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M] [3M-1Y]	U.S.	0 0 6 0 2 4 4 0 12	0 6 0 2 4 0 12		0 0 0 0 0 0 0 0	0 0 6 0 2 4 0 12	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 Total	China													
[0-3M] [3M-1Y] [3M-1Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland	16 0 0 0 0 0 0 0	16 0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0 0 0	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
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA		19											
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

						Ake	ciju sabiedriba "Citadele l	oanka"						
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	itives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	ı 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others													

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 "Othes".

(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). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This hem does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Gianea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Mauritania, Mozambioue, Nambia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seythelles, Stera Leone, South Sudan, Swaziland, Tanzania, United Republic, Of, Topo, Uganda, Zambia, Zimbawe and Tunisia.

(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.



						Ak	ciju sabiedriba "Citadele I	oanka"						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
						1								Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	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]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		9	9 0 9	0 0 0	0	0 0	9 0 9	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Belgium	0 4 0	0 4 0	0	0	0 4 0	0	0	0	0	0	0	0	
[10Y - more		0 4	0 4	0	0	0 4	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Bulgaria													
[3Y - 5Y [[5Y - 10Y] [10Y - more Total	bulgunu													
[0-3M] [3M-1Y]														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y]	Cyprus													
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [Czech Republic	12 0 0	12 0 0	0 0 0	0 0 0	0 0 0	12 0 0	0 0	0 0	0 0 0	0 0 0	0 0	0 0	
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	caccin nepublic	0	0	0	0	0 0	0 0	0 0	0	0 0	0 0	0 0	0 0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [12	12	0	0	0	12	0	0	0	0	0	0	0
1 11 - 21 1 1 2Y - 3Y 1 1 3Y - 5Y 1 1 5Y - 10Y 1	Denmark													
[10Y - more Total [0 - 3M [0	0	0	n	0	0	0	n	0	0	0	n	
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Estonia	0	0	0	0	0	0	0	0	0	0 0 0	0	0	
[3Y - 5Y [[5Y - 10Y] [10Y - more	Esconia	0 74 2	0 74 2	0 0	0	0 0	0 74 2	0	0 0 0	0 0 0	0 0	0 0 0	0	
Total		75	75	0	0	0	75	0	0	0	0	0	0	0



						Ak	ciju sabiedriba "Citadele t	banka"						
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
				[1	1		Derivatives with po	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]		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 Total	Finland		000000000000000000000000000000000000000	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0				000000000000000000000000000000000000000	0 0 0 0	0
[0-3M] [3M-1Y]		0 0	0 0	0 0	0 0	0 0	5 0 0	0	0 0 0	0 0	0	0 0	0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [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	
[5Y - 10Y] [10Y - more		2 0 2	2 0 2	0	0	0 0	2 0 2	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	Germany	0 0 10 2 3 0	0 0 10 0 2 3 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 2 0 0	0 0 10 0 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 0 0 0	0 0 0 0 0 0	
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	15	15	0	0	2	13	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
10031 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 10Y - more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [7Y - 3Y] [5Y - 10Y] [10Y - more Total	Italy													
10 - 3M [1 3M - 1Y [1 3Y - 2Y [1 2Y - 3Y [1 3Y - 5Y [1 5Y - 10Y [1 10Y - more Total	Latvia	0 120 50 32 108 76 0 387	0 120 50 32 108 76 0 387	0 0 0 0 0 0 0 0 0		0 5 26 28 33 0 92	0 120 45 7 80 42 0 2 35			000000000000000000000000000000000000000				0



						Ako	iju sabiedriba "Citadele t	oanka"						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	lives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	itive 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	
[0-3M] [3M-1Y]		14 37	14 37	0	0	0	14 28	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	Lithuania	263 53 76	263 53 76	0	0	2 4 34	14 28 261 49 42	0	0	0	0	0 1 1	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total		76 107 19 568	76 107 19 568	0	0	11 7 67	95 12 502	0	0 0 0	0	0	2 0 4	0 0 0	5
[3M-1Y] [3M-1Y] [1Y-2Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands	0 0 4 0 4 4 2 14	0 4 0 4 4 2 14			0 0 0 0 0 0	0 4 0 4 2 14			0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	9
Total [0-3M] [3M-1Y] [3Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	24 0 43 43 24 3 0 70	0 0 43 24 3 0 70				14 0 0 43 24 3 0 70			000000000000000000000000000000000000000				1
13Y - 10Y1 10Y - more Total [0 - 3M [[3M - 1Y] [3Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	0 0 0 2 6 12 20	0 0 0 2 6 12 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 2 6 12 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 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 Total	Slovenia													



						Ak	ciju sabiedriba "Citadele l	oanka"						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		-	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
			Total country of	[Derivatives with po	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 announc
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-3M] [3M-1Y] [3Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	0 0 3 0 0 0 0 3	0 0 3 0 0 0 0 3	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 3 0 0 0 0 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 0 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 Total	United Kingdom					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 Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y]	Liechtenstein													
137 - 311 157 - 1071 107 - more Total 10 - 3M1 13M - 171 127 - 271 137 - 571 137 - 571 137 - 571 107 - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0 0 1 0 11 14 0 26	0 0 1 0 11 14 0 26	0 0 0 0 0 0	0 0 0 0 0 0	0 0 1 0 1 1 0 3	0 0 0 11 13 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 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	5
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						Ake	ciju sabiedriba "Citadele t	oanka"						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	0 0 4 0 3 9 0 16	0 4 0 3 9 0 16			0 4 0 3 9 0 16	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0				0 0 0 0 0	0
[0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f [5Y - 10Y [f 10Y - more Total	China													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Switzerland	12 0 0 0 0 0 0 0 12	12 0 0 0 0 0 0 0 12				12 0 0 0 0 0 0 0 0							0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Other advanced economies non EEA													
131 2011 100 - more Total 1 0 - 3M 1 1 3M - 1Y 1 1 2Y - 3Y 1 1 3Y - 5Y 1 1 5Y - 10Y 1 1 10Y - more Total	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

						Ako	iju sabiedriba "Citadele l	banka"						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	i 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others													

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 sovereign exposures is and 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 "Chers".

(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). Inrespective of the denomination and or accounting classification of the positions the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments the accounting bart of the the denomination of the capacity of the denomination and or accounting classification of the contain counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments and the counterparts and the counterparts and the counterparts and th

(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.

Lath America: Argentina, Balloz, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Costa Rica, Dominica, Dominica, Dominica, Dominica, Republic, Ecoador, Grenada, Guatemala, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua, And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinded and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuupe, Martinique, Panetro Rico, Sait Barbéerny, Turis And Caicos Islands, Virgin Islands (Bitsh), Virgin Islands (U.S.).

Africa: Algeria, Esynt, Morocco, South Africa, Angola, Benin, Botswana, Burkina, Faso, Burund, Cameroon, Cape Vende, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Cite D'Ivoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sterra Leone, South Mica, Nuseria, Inited Republic, Of, Togo, Uganda, Zambia, Zimbawe and Turisia.

(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.

Performing and non-performing exposures

Akciju sabiedriba "Citadele banka"

					As of 30/09/202	0								As of 31/12/202	0			
		Gro	oss carrying amou	nt		Accumulat changes in provisions	ed impairment, a fair value due to	accumulated o credit risk and	Collaterals and financial		Gr	oss carrying amo	unt		Accumulate changes in provisions ⁴	ed impairment, ac fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of whi	ich non-perforr	ning ¹	On performing exposures ²	On non-perform	ming exposures ³	guarantees received on non- performing exposures		Of which performing but past due >30	Of w	hich non-perforr	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	exposition
Cash balances at central banks and other demand deposits	773	0	0	0	0	0	C	0	0	1,137	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1,856	0	0	0	0	1	a	0	0	1,723	0	0	0	0	1	0	0	0
Central banks	0	0	0	0	0	C		0 0	0	0	0	0	C	a	0	0	0	0
General governments	1,339	0	0	0	0	0		0	0	1,273	0	0	C	a	0	0	0	0
Credit institutions	276	0	0	0	0	0		0	0	254	0	0	C	a	0	0	0	0
Other financial corporations	59	0	0	0	0	1		0	0	50	0	0	C	C	1	0	0	0
Non-financial corporations	181	0	0	0	0	0		0	0	145	0	0	C	a	0	0	0	0
Loans and advances(including at amortised cost and fair value)	1,665	14	60	60	60	23	40	40	18	1,621	4	56	56	56	24	36	36	18
Central banks	0	0	0	0	0	C		0 0	0	0	0	0	C	a	0	0	0	0
General governments	15	0	0	0	0	Q		0 0	0	20	0	0	0	a a	0	0	0	0
Credit institutions	76	0	0	0	0	a		0 0	0	20	0	0	۵	a	0	0	0	0
Other financial corporations	22	0	0	0	0	٥		0 0	0	21	0	0	٥	a	0	0	0	0
Non-financial corporations	833	10	33	33	33	14	20	20	12	828	1	32	32	32	12	18	18	13
of which: small and medium-sized enterprises at amortised cost	666	3	25	25	25	9	12	12	12	653	1	20	20	20	9	10	10	10
of which: Loans collateralised by commercial immovable property at amortised cost	527	8	25	25	25	8	16	16	9	564	0	25	25	25	8	14	14	11
Households	720	3	27	27	27	9	20	20	6	732	3	23	23	23	11	18	18	5
of which: Loans collateralised by residential immovable property at amortised cost	524	2	23	23	23	2	17	17	6	544	1	20	20	20	5	16	16	4
of which: Credit for consumption at amortised cost	76	1	1	1	1	2	1	1	0	72	1	1	1	1	2	0	0	0
DEBT INSTRUMENTS other than HFT	4,294	14	60	60	60	24	40	40	18	4,481	4	56	56	56	25	36	36	18
OFF-BALANCE SHEET EXPOSURES	243		1	1	0	2	a	0	0	285		0	0	0	2	0	0	0

¹⁰ For the definition of non-performing exposures glease refer to COMMISSION INPLEMENTING REGULTION (EU) 2015/227 of January 2015, AMEX V, Part 2-Tendiate related instructions, subtle 29 ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here collective allowarces for incurrends to at reported losses (instruments at anorised cost) and changes in far value of the formality exposures due to credit risk and provisions (instruments at at value of bern triange) ¹⁰ Institutions report here specified informations, subtleted Part (Part 1) ¹⁰ For the evolution of non-performant as and cost of value due to credit risk and clocked with a policity sign (Part 2) ¹⁰ Institutions report in the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with a policity sign (Part 2) ¹⁰ For the evolution of non-performant as a reported in reported in reported in the policity sign (Part 2) ¹⁰ For the evolution of non-performant and the specified information is discloaded with the specified information is discloaded with policity sign. ¹⁰ For the evolution of non-performant and the specified information is discloaded with the specified information in the specified information is discloaded with a policity sign. ¹⁰ For the specified information of the specified information information is discloaded with the specified information is discloaded and this sign (non-triange) in far value due to credit risk and provisions (in the specified information in the specified information in the specified information is discloaded in the policity sinter specified information in the specifie



Performing and non-performing exposures

Akciju sabiedriba "Citadele banka"

					As of 31/03/202	1								As of 30/06/202	1			
		Gr	oss carrying amo	unt		Accumulat changes in provisions	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial		Gross	carrying amo	unt ^s		Accumulate changes in provisions ⁴	ed impairment, a fair value due to .5	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	rhich non-perforr	ning ¹	On performing	On non-perform	ning exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	thich non-perforr	ming ¹	On performing exposures ²	On non-perform	ming exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures ²		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	exposures
Cash balances at central banks and other demand deposits	323	0	0	0	0	0	0	0	0	481	. 0	0	0		0	0	0	0
Debt securities (including at amortised cost and fair value)	1,666	0	0	0	0	2	0	0	0	1,647	• •	0	0		1	0	0	• •
Central banks	0	0	0	0	0		0	C	0	C	0	0	0		0	C	0	0
General governments	1,243	0	0	0	0	1	. 0	C	0	1,237	0	0	0		1	C	0 0	0 0
Credit institutions	237	0	0	0	0	0	0	C	0	207	0	0	0		0	C	0 0	0 0
Other financial corporations	51	0	0	0	0	1	0	C	0	46	i 0	0	0		1	C	0 0	0 0
Non-financial corporations	135	0	0	0	0	0	0	C	0	157	0	0	0	0 0	0	C	0 0	0
Loans and advances(including at amortised cost and fair value)	2,574	27	102	102	102	40	39	39	60	2,551	11	87	87	62	35	39	38	46
Central banks	0	0	0	0	0		0	c	0	C	0 0	0	0		0	C	0	0 0
General governments	23	0	0	0	0	c	0	c	0	24	+ 0	0	0		0	c	0 0	0 0
Credit institutions	21	0	0	o	0		0	. c	0	21	. 0	0	o		0	C	0 0	0
Other financial corporations	25	0	0	o	0	c	0	a	0	24	F 0	0	o		0	c	0 0	0
Non-financial corporations	1,535	22	76	76	76	26	21	. 21	53	1,471	. 8	62	62	2 39	20	20) 19	41
of which: small and medium-sized enterprises at amortised cost	1,211	22	56	56	56	22	12	12	43	1,124	8	53	53	3	. 17	13	12	39
of which: Loans collateralised by commercial immovable property at amortised cost	592	8	29	29	29	9	14	14	15	594	3	29	29	26	7	14	14	15
Households	970	6	26	26	26	14	18	18	6	1,010	3	24	24	4 23	14	18	18	5
of which: Loans collateralised by residential immovable property at amortised cost	564	1	21	21	21	6	16	16	5	591	1	21	21	20	6	17	17	4
of which: Credit for consumption at amortised cost	69	0	1	1	1	2	0	0	0	70	0	1	1	1	1	0	0	0
DEBT INSTRUMENTS other than HFT	4,563	27	102	102	102	42	39	39	60	4,679	11	87	87	62	36	39	38	46
OFF-BALANCE SHEET EXPOSURES	315		0	0	0	2	. 0	0	0	314		0	0		2	0	0	0

(1) for the definition of non-performing exposures please refer to COMPESION INFLUENTING REGLATION (EU) 2015/227 of 3 January 2015, AMREV V, Pat 2-7 emplate related instructions, substate 39 (2) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of the romating exposures due to credit risk and provisions (finituments at far value of there than HFT) (3) Institutions report here colicitive allowances for incurrent bar not reported losses (instruments at anotised cost) and changes in far value of there instruments at anotised cost) and changes in far value of there instruments at anotised cost) and changes in far value of there instruments at anotised cost) and changes in far value of there instruments at anotised cost) and changes in far value of there instruments at anotised cost) and changes in far value of there instruments at anotised cost and there is go if they are does and go instruments at anotised cost and there is go if they are does and the sposine sposine

Forborne exposures

Akciju sabiedriba "Citadele banka"

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	cposures with		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e 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 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)	124	36	32	29	80	6	114	36	30	27	76	9
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	86	17	16	13	62	3	77	19	14	13	57	7
of which: small and medium-sized enterprises at amortised cost	66	9	7	6	53		58	8	6	5	47	
Households	38	19	16	16	18	3	37	17	15	15	19	2
DEBT INSTRUMENTS other than HFT	124	36	32	29	80		114	36	30	27	76	
Loan commitments given	1	0	0	0	1	0	1	0	0	0	1	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

⁽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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS 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 generally reported with a positive sign.

EBA EUROPEAN BANKING AUTHORITY



Forborne exposures

Akciju sabiedriba "Citadele banka"

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated of value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e 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 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)	196	59	34	28	148	29	192	57	32	30	151	29
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	152	42	19	13	124	27	151	40	16	14	128	27
of which: small and medium-sized enterprises at amortised cost	121	25	10	5	103		114	31	8	7	99	
Households	43	18	16	15	24	2	41	17	16	15	22	2
DEBT INSTRUMENTS other than HFT	196	59	34	28	148		192	57	32	30	151	
Loan commitments given	0	0	0	0	0	0	1	0	0	0	1	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non-	0						0					
nerforming exit criteria	0						0					

(1) For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS 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 generally reported with a positive sign.

2021 EU-wide Transparency Exercise Breakdown of Ioans and advances to non-financial corporations other than held for trading Akciju sabiedriba "Citadele banka"

			AS OF 3	0/09/2020					AS OF .	31/12/2020					AS 01 31	1/03/2021					AS OF 3U	0/06/2021		
		rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rrying amount				Accumulated
(min EUR)		Of which non- perform		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: defaulted	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		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
A Agriculture, forestry and fishing	74	5	5	74	3	0	80	5	5	80	4	0	143	8	8	143	6	0	148	6	6	148	5	0
B Mining and guarrying	2	0	0	2	0	0	2	0	0	2	0	0	6	0	0	6	0	0	6	0	0	6	0	0
C Manufacturing	138	4	4	138	7	0	135	8	8	135	5	0	190	14	14	190	7	0	209	10	10	209	4	0
D Electricity, gas, steam and air conditioning supply	38	0	0	38	0	0	39	0	0	39	0	0	43	3	3	43	0	0	42	3	3	42	0	0
E Water supply	7	0	0	7	0	0	7	0	0	7	0	0	12	1	1	12	0	0	13	0	0	13	0	0
F Construction	48	1	1	48	2	0	41	1	1	41	1	0	118	3	3	118	3	0	122	2	2	122	3	0
G Wholesale and retail trade	103	7	7	103	5	0	110	3	3	110	3	0	206	6	6	206	5	0	195	4	4	195	4	0
H Transport and storage	98	10	10	98	10	0	95	10	10	95	9	0	232	24	24	232	13	0	216	20	20	216	12	0
I Accommodation and food service activities	43	1	1	43	1	0	43	0	0	43	1	0	46	1	1	46	2	0	46	7	7	46	4	0
J Information and communication	7	0	0	7	0	0	6	0	0	6	0	0	13	0	0	13	0	0	14	0	0	14	0	0
K Financial and insurance activities	2	0	0	2	0	0	1	0	0	1	0	0	2	0	0	2	0	0	0	0	0	0	0	0
L Real estate activities	219	2	2	219	5	0	216	3	3	216	4	0	304	3	3	304	5	0	255	1	1	255	4	0
M Professional, scientific and technical activities	12	0	0	12	0	0	12	0	0	12	0	0	37	0	0	37	1	0	36	1	1	36	1	0
N Administrative and support service activities	11	1	1	11	1	0	12	1	1	12	1	0	146	10	10	146	3	0	136	7	7	136	3	0
O Public administration and defence, compulsory social security	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
P Education	5	0	0	5	0	0	4	0	0	4	0	0	6	0	0	6	0	0	6	0	0	6	0	0
Q Human health services and social work activities	6	0	0	6	0	0	6	0	0	6	0	0	14	0	0	14	0	0	14	0	0	14	0	0
R Arts. entertainment and recreation	3	0	0	3	0	0	3	0	0	3	0	0	6	2	2	6	0	0	9	1	1	9	0	0
S Other services	13	0	0	13	0	0	14	0	0	14	0	0	8	0	0	8	0	0	4	0	0	4	0	0
Loans and advances	833	33	33	833	34	0	828	32	32	828	30	0	1,535	76	76	1,535	47	0	1,471	62	62	1,471	41	0

⁽¹⁰ The them's scurnulated impairment' and scurnulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite group of what is exported according to the FINREP hanework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) to 6080 2014 - 115 on Supervisory regording.

EBA EUROPEAN BANKING AUTHORITY

Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Akciju sabiedriba "Citadele banka"

								As of 30	09/2020															As of 31	/12/2020							
		canying amount							Accumulated imp			nges in fair val			Maximum amount of the guarantee that can be considered	Gross carrying amount		carrying amount							Accumulated imp		lated negative cha				Maximum amount of the guarantee that can be considered	Cross carrying amount
(min 8.90)		Performing	Of which: exposume with forbearance measures	Of which: h Instruments with significant incruise in credit risk since initial recognition but not credit- impaind (Stage 2)	Non-perform	ing Of which: exposizins with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposions with forbearance measures	Of which: Unlikely to play that are not past-due <= 90 days	Public guarantine received in the context of the CDVID-19 crisis			Performing	Of which: soppisanis with forbeasinge measures	Of which: Instruments with significant instealse in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbearance melaiunes	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ing Of which: soposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	a non- performing
Loans and advances subject to active EBA-compliant monitoria	24	24	4	s	٥	٥	۰	٥	٥	0	٥	0	۰	٥	2	٥	1	1	0	0	٥	۰	0	٥	۰	٥	۰	٥	0	٥	0	۰
of which: Households	6	6	0	٥	٥	0	٥	0	0	0	٥	0	۰	0	0	0	1	1	0	0	0	0	0	٥	0	0	0	0	0	0	0	۰
of which: Collateralised by residential immovable property	6	6	٥	۰	٥	٥	٥	۰	0	٥	٥	0	۰	0	۰	٥	1	1	0	0	٥	0	0	٥	۰	٥	۰	٥	٥	0	٥	۰
of which: Non-financial corporations	18	18	4	5	٥	٥	٥	۰	0	٥	٥	0	٥	0	2	٥	٥	۰	0	0	0	0	0	٥	0	٥	۰	٥	٥	0	0	۰
of which: Small and Medium-sized Enterprises	17	17	4	5	٥	۰	٥	۰	0	٥	٥	0	۰	0	2	٥	٥	۰	0	0	٥	٥	0	٥	۰	٥	٥	٥	٥	0	0	0
of which: Collateralised by commercial immovable property	13	13	3	5	٥	0	0	0	٥	0	٥	0	0	٥	1	0	0	0	0	0	٥	0	0	٥	0	٥	0	٥	0	٥	0	٥

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	Cross carrying amount
		Performing			Non-perform													Performing			Non-perform				Performing							
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk sinor initial recognition but ret credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-dose or past-dose <= 90 days			Of which: exposures with forbearance measures	Of which: h Instruments with significant increase in credit risk since initial necognition but net credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasince measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to a non- performing exposures
Loans and advances with expired EBA-compliant monitoria	22	22	2	4	٥	0	0	۰	٥	0	0	0	٥	٥	0	0	42	42	6	6	1	۰	٥	1	1	0	۰	٥	0	٥	2	۰
of which: Households	9		0	٥	0	۰	0	۰	٥	0	0	0	۰	٥	0	0	14	13	1	1	1	۰	٥	٥	۰	0	۰	٥	0	٥	0	۰
of which: Collateralised by residential immovable property	9		0	۰	٥	0	0	۰	٥	0	٥	0	٥	٥	0	0	14	13	1	1	1	۰	٥	٥	0	0	۰	٥	0	٥	0	0
of which: Non-financial corporations	14	14	2	4	٥	0	0	۰	٥	0	٥	0	۰	٥	0	٥	29	29	5	5	٥	۰	٥	٥	0	0	•	٥	0	٥	2	0
of which: Small and Medium-sized Enterprises	13	13	2	1	٥	٥	0	0	0	0	٥	0	0	0	0	٥	27	27	s	5	٥	٥	0	٥	0	٥	0	٥	0	٥	1	٥
of which: Collateralised by commercial immovable property	13	13	2	3	0	۰	0	٥	0	0	٥	٥	٥	0	٥	0	24	24	4	4	٥	۰	٥	٥	٥	٥	۰	0	0	0	1	۰

								As of 30,	09/2020															As of 31	1/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	
(min EUR)			Of which: exposures w forbearance measures			ng Of which: exposions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: expositivits with forbiariance measures	Of which:		ng Of which: seposures with forbarance measures	Of which: Unikely to pay that are not past-due <= 90 days	Public guarantee neceived in the context of the CDVID-19 crisis	Inflows to non- parferming exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Slage 2)		10 Of which: exposures with forboarance measures	Of which: Unikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: sepsiums with forbeasinge measures	Of which:		10 Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee nocewed in the contoxt of the COVID-19 crisis	Informs to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	1	1	٥	۰	0	۰	0	۰	٥	٥	0	٥	٥	٥	1	٥	3	3	٥	٥	0	۰	0	0	0	٥	0	٥	٥	0	2	۰
of which: Households	۰	0			0			۰	٥			٥				٥	0	۰			0			0	0			٥				۰
of which: Collateralised by residential immovable property	۰	0			0			۰	٥			٥				٥	0	۰			٥			0	0			٥				۰
of which: Non-financial corporations	1	1	٥	٥	0	٥	٥	0	0	٥	0	0	0	٥	1	0	3	3	٥	0	0	٥	0	0	0	0	0	٥	٥	0	2	0
of which: Small and Medium-sized Enterprises	1	1			٥			0	0			0				٥	1	1			٥			0	٥			٥				0
of which: Collateralised by commercial immovable property	1	1			٥			٥	٥			0				٥	2	2			0			0	٥			٥				۰



mation on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

Akciju sabiedriba "Citadele banka"

								As of 31	/03/2021															As of 30	0/06/2021							
		carrying amount							Accumulated imp			nges in fair vals			Maximum amount of the guarantee that can be considered	Gross canying amount		carrying amount							Accumulated im						Miximum amount of the guarantee that can be considered	d Gross carrying amount
(min fLR)		Performing	Of which: expositions with forbearance materianes	Of which: Instruments with significant increase in codit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: esposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposunes with forbearance measures	Of which: Instruments with significant increase in credit rink since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee neceived in the contact of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ing Of which: exposures with forbaarance measures	Of which: Unlikely to pay that are not pain-due or pain-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:		ing Of which: expositions with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the cortext of the COVID-19 crisis	e performino
Loans and advances subject to active EBA-compliant monitoria	٥	٥	٥	۰	٥	0	٥	0	٥	0	۰	0	0	٥	0	٥	٥	٥	٥	۰	٥	۰	۰	٥	٥	٥	۰	٥	0	0	٥	۰
of which: Households	0	0	٥	0	0	0	٥	0	0	0	0	0	0	0	0	0	٥	0	0	0	0	٥	0	٥	0	0	0	0	0	0	٥	۰
of which: Collateralised by residential immovable property	۰	0	٥	0	٥	0	٥	٥	٥	٥	۰	0	0	0	0	0	٥	٥	٥	۰	٥	٥	0	٥	٥	0	۰	٥	0	۰	٥	0
of which: Non-financial corporations	۰	0	٥	0	0	0	0	٥	٥	٥	۰	0	0	0	0	0	٥	٥	٥	۰	٥	٥	0	٥	0	0	۰	٥	0	۰	٥	0
of which: Small and Medium-sized Enterprises	۰	0	٥	٥	0	0	0	0	٥	٥	٥	0	0	0	0	0	٥	۰	٥	۰	٥	0	۰	٥	۰	0	٥	٥	0	۰	٥	0
of which: Collateralised by commercial immovable property	۰	٥	٥	0	0	0	0	0	٥	٥	٥	٥	٥	٥	0	0	٥	٥	٥	٥	٥	0	٥	٥	٥	٥	٥	٥	0	٥	٥	0

								As of 31	(03/2021															As of 30	/06/2021							
	Gross	carrying amount							Accumulated imp			inges in fair valu			Maximum amount of the guarantee that can be considered	Gross carrying amount		carrying amount							Accumulated imp		ulated negative cha				Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing	Of which:	Of which:	Non-perform	ing Of which:				Of which:	Of which:	Non-performi	ng Of which:		Ļ			Performing	Of which:	Of which:	Non-performi	va Of which:				Of which:	Of which:		ing Of which:			
(min EUR)			forbearance measures			forbearance measures	h Of which: Unlikely to pay that are not past-due <= 90 days			exposures with forbearance measures	with significant with significant increases in credit risk since initial recognition but not credit- impained (Stage 2)		erpositris with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee recented in the contact of the COVID-19 crisis					with significant instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		expositions with forbeinance measures	Of which: Unikely to pay that are not paint-due <= 90 days			exposures will forbeariance measures			erpoiunes with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	context of the COVID-19	
Loans and advances with sopined EBA-compliant monitoria	40	40	6	7	٥	٥	٥	1	1	0	۰	٥	٥	٥	1	0	29	39	7	7	٥	0	0	1	۰	0	0	٥	٥	۰	1	0
of which: Households	14	13	1	1	٥	٥	0	٥	٥	٥	٥	٥	٥	٥	٥	٥	13	13	2	2	٥	٥	٥	0	٥	٥	۰	٥	0	٥	٥	۰
of which: Collateralised by residential immovable property	14	13	1	1	٥	٥	0	0	0	0	۰	٥	0	٥	٥	0	13	13	2	2	0	0	0	0	۰	0	0	٥	0	۰	٥	0
of which: Non-financial corporations	27	27	5	6	٥	۰	0	٥	٥	0	۰	٥	۰	٥	1	0	25	26	5	6	٥	0	۰	٥	۰	0	0	٥	٥	۰	1	0
of which: Small and Medium-sized Enterprises	26	26	s	6	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	1	٥	26	26	5	6	٥	٥	٥	٥	٥	٥	٥	٥	0	٥	1	٥
of which: Collateralised by commercial immovable property	22	22	4	6	٥	۰	0	٥	0	0	•	٥	۰	٥	٥	0	22	22	4	5	0	0	0	0	۰	0	0	0	٥	۰	٥	۰

								As of 31,	/03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross canying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing			Non-perform						Performing			Non-perform	-			Performing			Non-perform				
(min EJR)			Of which: expositives with forbearance measures	Of which: Instruments with significant increate in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures wit forbiarance measures	h Of which: Unlikely to pay that are not past-due or past-due or past-due or past-due or past-due or			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee neceived in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposume with forbearance measures	Of which: astruments with significant increase in credit risk since initial nicognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days	Public guarantee received in the contact of the COVED-19 crisis	
Newly originated loans and advances subject to public guarantee schemes	2	2	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	٥	2	٥	2	2	٥	0	٥	0	۰	٥	٥	٥	0	٥	٥	0	2	0
of which: Households	٥	٥			٥			٥	٥			٥				٥	0	0			٥			٥	٥			٥				•
of which: Collateralised by residential immovable property	۰	0			٥			٥	0			٥				٥	0	0			0			0	0			0				۰
of which: Non-financial corporations	2	2	0	٥	٥	۰	٥	٥	٥	٥	٥	٥	۰	٥	2	٥	2	2	٥	٥	٥	0	٥	٥	٥	٥	٥	٥	0	٥	2	٥
of which: Small and Medium-sized Enterprises	1	1			٥			٥	0			0				٥	1	1			٥			٥	٥			٥				۰
of which: Collateralised by commercial immovable property	1	1			٥			٥	0			٥				٥	1	1			0			0	٥			0				•



Info