



2025 EU-wide Transparency Exercise

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

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

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Leverage ratio

Akciju sabiedrība "Citadele banka"

| (mln EUR, %) | | As of 30/09/2024 | As of 31/12/2024 | As of 31/03/2025 | As of 30/06/2025 | COREP CODE | REGULATION |
|--------------|---|------------------|------------------|------------------|------------------|-----------------------|---|
| A.1 | Tier 1 capital - transitional definition | 495 | 506 | 507 | 529 | C 47.00 (r0320,c0010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |
| A.2 | Tier 1 capital - fully phased-in definition | 495 | 506 | | | C 47.00 (r0310,c0010) | |
| B.1 | Total leverage ratio exposures - using a transitional definition of Tier 1 capital | 5,061 | 5,188 | 5,061 | 5,157 | C 47.00 (r0300,c0010) | |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | 5,061 | 5,188 | | | C 47.00 (r0290,c0010) | |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital | 9.78% | 9.76% | 10.03% | 10.25% | [A.1]/[B.1] | |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital | 9.78% | 9.76% | | | [A.2]/[B.2] | |

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Overview of Risk exposure amounts
Akciju sabiedrība "Citadele banka"

| (min EUR, %) | RWAs | | | | COREP CODE |
|---|------------------|------------------|------------------|------------------|--|
| | As of 30/09/2024 | As of 31/12/2024 | As of 31/03/2025 | As of 30/06/2025 | |
| Credit risk (excluding CCR and Securitisations) ^[1] | 2,120 | 2,238 | 2,248 | 2,291 | C 02.00 (f0040, c0010) - (C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001) + C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001) + C 08.01 (f0080, c0260, s001) + C 08.01 (f0090, c0260, s001) + C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002) + C 08.01 (f0080, c0260, s002) + C 08.01 (f0090, c0260, s002) + C 02.00 (f0470, c0010) + C 02.00 (f0460, c0010) |
| Of which the standardised approach | 2,120 | 2,238 | 2,248 | 2,291 | C 02.00 (f0060, c0010) - (C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001)) |
| Of which the foundation IRB (FIRB) approach | 0 | 0 | 0 | 0 | C 02.00 (f0250, c0010) - (C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002)) |
| Of which the advanced IRB (AIRB) approach | 0 | 0 | 0 | 0 | C 02.00 (f0310, c0010) - (C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001)) |
| Of which equity IRB | 0 | 0 | 0 | 0 | C 02.00 (f0420, c0010) |
| Counterparty credit risk (CCR, excluding CVA) ^[2] | 7 | 14 | 7 | 7 | C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001) + C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001) + C 08.01 (f0080, c0260, s001) + C 08.01 (f0090, c0260, s001) + C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002) + C 02.00 (f0460, c0010) |
| Credit valuation adjustment - CVA | 7 | 10 | 3 | 3 | C 02.00 (f0640, c0010) |
| Settlement risk | 0 | 0 | 0 | 0 | C 02.00 (f0490, c0010) |
| Securitisation exposures in the banking book (after the cap) | 0 | 0 | 0 | 0 | C 02.00 (f0470, c0010) |
| Position, foreign exchange and commodities risks (Market risk) ^[3] | 7 | 4 | 5 | 3 | C 02.00 (f0520, c0010) - (C 002.00.a (f755, c010) + C 002.00.a (f7770, c010)) |
| Of which the standardised approach | 7 | 4 | 5 | 3 | C 02.00 (f0530, c0010) |
| Of which IMA | 0 | 0 | 0 | 0 | C 02.00 (f0580, c0010) + C 002.00.a (f755, c010) |
| Of which securitisations and resecritisations in the trading book | 0 | 0 | 0 | 0 | C 19.00 (f0010, c0601)*12.5 + C 20.00 (f0010, c0400)*12.5 + MAX(C 24.00(f0010, c0080), C 24.00(f0010, c0100), C 24.00(f0010, c0110))*12.5 |
| Large exposures in the trading book | 0 | 0 | 0 | 0 | C 02.00 (f0680, c0010) |
| Operational risk | 327 | 378 | 304 | 304 | C 02.00 (f0590, c0010) |
| Of which basic indicator approach | 0 | 0 | | | C 02.00 (f0600, c0010) |
| Of which standardised approach | 327 | 378 | | | C 02.00 (f0610, c0010) |
| Of which advanced measurement approach | 0 | 0 | | | C 02.00 (f0620, c0010) |
| Other risk exposure amounts ^[1] | 0 | 0 | 0 | 0 | C 02.00 (f0630, c0010) + C 02.00 (f0690, c0010) - (C 002.00.a (f755, c010) + C 002.00.a (f7770, c010)) |
| Total risk exposure amount pre-floor | | | 2,568 | 2,608 | |
| Floor adjustment | | | 0 | 0 | C 02.00 (f0035, c0010) |
| Total | 2,467 | 2,644 | 2,568 | 2,608 | |

^[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.

^[3] In response to changes to the reporting framework, certain RWAs arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

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P&L

Akciju sabiedrība "Citadele banka"

| (min EUR) | As of 30/09/2024 | As of 31/12/2024 | As of 31/03/2025 | As of 30/06/2025 |
|--|------------------|------------------|------------------|------------------|
| Interest income | 189 | 252 | 58 | 114 |
| Of which debt securities income | 10 | 13 | 4 | 9 |
| Of which loans and advances income | 169 | 226 | 52 | 103 |
| Interest expenses | 41 | 55 | 12 | 23 |
| (Of which deposits expenses) | 35 | 47 | 9 | 18 |
| (Of which debt securities issued expenses) | 6 | 8 | 2 | 5 |
| (Expenses on share capital repayable on demand) | 0 | 0 | 0 | 0 |
| Dividend income | 0 | 0 | 0 | 0 |
| Net Fee and commission income | 25 | 36 | 9 | 18 |
| 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 | 0 | 0 | 0 | 0 |
| Gains or (-) losses on financial assets and liabilities held for trading, net | 7 | 9 | 4 | 5 |
| Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net | 3 | 3 | -2 | 0 |
| Gains or (-) losses from hedge accounting, net | 0 | 0 | 0 | 0 |
| Exchange differences [gain or (-) loss], net | -1 | -1 | 0 | 0 |
| Net other operating income / (expenses) | -3 | -4 | -1 | -1 |
| TOTAL OPERATING INCOME, NET | 179 | 241 | 55 | 115 |
| (Administrative expenses) | 80 | 112 | 24 | 49 |
| (Cash contributions to resolution funds and deposit guarantee schemes) | 4 | 4 | 2 | 2 |
| (Depreciation) | 7 | 11 | 2 | 4 |
| Modification gains or (-) losses, net | -2 | -2 | 0 | -1 |
| (Provisions or (-) reversal of provisions) | -2 | -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) | 0 | 0 | 0 | 0 |
| Of which pending legal issues and tax litigation ⁽¹⁾ | 0 | 0 | 0 | 0 |
| Of which restructuring ² | 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) | -1 | 2 | 1 | 4 |
| (Financial assets at fair value through other comprehensive income) | 0 | 0 | 0 | 0 |
| (Financial assets at amortised cost) | -1 | 2 | 1 | 4 |
| (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) | 0 | 0 | 0 | 0 |
| (of which Goodwill) | 0 | 0 | 0 | 0 |
| Negative goodwill recognised in profit or loss | 0 | 0 | 0 | 0 |
| Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates | 0 | 0 | 0 | 0 |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations | -4 | -5 | -1 | -4 |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS | 84 | 107 | 26 | 50 |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS | 70 | 89 | 20 | 39 |
| Profit or (-) loss after tax from discontinued operations | 0 | 0 | 0 | 0 |
| PROFIT OR (-) LOSS FOR THE YEAR | 70 | 89 | 20 | 39 |
| Of which attributable to owners of the parent | 70 | 89 | 20 | 39 |

⁽¹⁾ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

Akciju sabiedrība "Citadele banka"

| (mM EUR) | | As of 30/09/2024 | | | | As of 31/12/2024 | | | | As of 31/03/2025 | | | | As of 30/06/2025 | | | | References |
|---|-----------------|----------------------|---------|---------|-----------------|----------------------|---------|---------|-----------------|----------------------|---------|---------|-----------------|----------------------|---------|---------|--|------------|
| ASSETS: | Carrying amount | Fair value hierarchy | | | Carrying amount | Fair value hierarchy | | | Carrying amount | Fair value hierarchy | | | Carrying amount | Fair value hierarchy | | | | |
| | | Level 1 | Level 2 | Level 3 | | Level 1 | Level 2 | Level 3 | | Level 1 | Level 2 | Level 3 | | Level 1 | Level 2 | Level 3 | | |
| Cash, cash balances at central banks and other demand deposits | 431 | | | | 362 | | | | 219 | | | | 235 | | | | IAS 1.54 (f) | |
| Financial assets held for trading | 1 | 0 | 1 | 0 | 6 | 0 | 6 | 0 | 2 | 0 | 2 | 0 | 1 | 0 | 1 | 0 | IFRS 7.8(a)(i); IFRS 9 Appendix A | |
| Non-trading financial assets mandatorily at fair value through profit or loss | 2 | 1 | 0 | 1 | 2 | 1 | 0 | 1 | 1 | 0 | 0 | 1 | 1 | 0 | 0 | 1 | IFRS 7.8(a)(ii); IFRS 9.4.1.4 | |
| Financial assets designated at fair value through profit or loss | 109 | 109 | 0 | 0 | 162 | 155 | 7 | 0 | 181 | 174 | 7 | 0 | 197 | 189 | 7 | 0 | IFRS 7.8(a)(i); IFRS 9.4.1.5 | |
| Financial assets at fair value through other comprehensive income | 125 | 119 | 6 | 0 | 124 | 121 | 3 | 0 | 92 | 89 | 3 | 0 | 76 | 76 | 0 | 0 | IFRS 7.8(b); IFRS 9.4.1.2a | |
| Financial assets at amortised cost | 4,095 | | | | 4,223 | | | | 4,254 | | | | 4,339 | | | | 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 1.2.2; Annex V Part 1.2.6 | |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | 0 | | | | 0 | | | | 0 | | | | 0 | | | | IAS 39.49A(a); IFRS 9.6.5.8 | |
| Other assets ⁽¹⁾ | 182 | | | | 195 | | | | 194 | | | | 183 | | | | | |
| TOTAL ASSETS | 4,944 | | | | 5,074 | | | | 4,942 | | | | 5,032 | | | | IAS 1.9(a); XI 6 | |

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

| (mM EUR) | | As of 30/09/2024 | | | | | | As of 31/12/2024 | | | | | | As of 31/03/2025 | | | | | | As of 30/06/2025 | | | | | | References |
|---|--------------------|--|---|--------------------------------|--|---|--------------------------------|--|---|--------------------------------|--|---|--------------------------------|--|---|--------------------------------|--|---|--------------------------------|--|---|--------------------------------|---------------------------------------|-----|-----|--------------------------|
| Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾ | | Gross carrying amount ⁽²⁾ | | | Accumulated impairment ⁽²⁾ | | | Gross carrying amount ⁽²⁾ | | | Accumulated impairment ⁽²⁾ | | | Gross carrying amount ⁽²⁾ | | | Accumulated impairment ⁽²⁾ | | | Gross carrying amount ⁽²⁾ | | | Accumulated impairment ⁽²⁾ | | | |
| | | 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 | 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 | 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 | 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 | 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 | 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 | Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired | Stage 3 Credit-impaired assets | | | | |
| Financial assets at fair value through other comprehensive income | Debt securities | 125 | 0 | 0 | 0 | 0 | 0 | 124 | 0 | 0 | 0 | 0 | 0 | 92 | 0 | 0 | 0 | 0 | 0 | 76 | 0 | 0 | 0 | 0 | 0 | Annex V Part 1.31, 44(b) |
| | 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 amortised cost | Debt securities | 962 | 0 | 0 | 0 | 0 | 0 | 949 | 0 | 0 | 0 | 0 | 0 | 888 | 0 | 0 | 0 | 0 | 0 | 801 | 0 | 0 | 0 | 0 | 0 | Annex V Part 1.31, 44(b) |
| | Loans and advances | 2,924 | 235 | 59 | -44 | -15 | -32 | 3,051 | 239 | 75 | -45 | -11 | -38 | 3,157 | 223 | 77 | -43 | -10 | -41 | 3,340 | 218 | 75 | -45 | -10 | -41 | 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.

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Breakdown of liabilities

Akciju sabiedrība "Citadele banka"

(min EUR)

| LIABILITIES: | Carrying amount | | | | References |
|---|------------------|------------------|------------------|------------------|--|
| | As of 30/09/2024 | As of 31/12/2024 | As of 31/03/2025 | As of 30/06/2025 | |
| Financial liabilities held for trading | 4 | 4 | 5 | 8 | 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 | 4,186 | 4,314 | 4,160 | 4,266 | 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 | 3 | 2 | 3 | IAS 37.10; IAS 1.54(l) |
| Tax liabilities | 11 | 14 | 15 | 8 | 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 | 45 | 45 | 43 | 50 | Annex V.Part 2.13 |
| Liabilities included in disposal groups classified as held for sale | 154 | 133 | 135 | 139 | 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 | 4,403 | 4,513 | 4,360 | 4,474 | IAS 1.9(b);IG 6 |
| TOTAL EQUITY | 541 | 561 | 582 | 558 | IAS 1.9(c), IG 6 |
| TOTAL EQUITY AND TOTAL LIABILITIES | 4,944 | 5,074 | 4,942 | 5,032 | IAS 1.IG6 |

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

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Breakdown of liabilities

Akciju sabiedrība "Citadele banka"

(min EUR)

| Breakdown of financial liabilities by instrument and by counterparty sector | | Carrying amount | | | | References |
|---|---|------------------|------------------|------------------|------------------|---|
| | | As of 30/09/2024 | As of 31/12/2024 | As of 31/03/2025 | As of 30/06/2025 | |
| Derivatives | | 4 | 4 | 5 | 8 | 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 |
| | Debt securities | 0 | 0 | 0 | 0 | Annex V.Part 1.31 |
| Deposits | Central banks | 4 | 0 | 1 | 1 | Annex V.Part 1.42(a), 44(c) |
| | of which: Current accounts / overnight deposits | 4 | 0 | 1 | 1 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | General governments | 89 | 64 | 65 | 81 | Annex V.Part 1.42(b), 44(c) |
| | of which: Current accounts / overnight deposits | 45 | 54 | 53 | 46 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Credit institutions | 7 | 3 | 8 | 4 | Annex V.Part 1.42(c),44(c) |
| | of which: Current accounts / overnight deposits | 7 | 3 | 8 | 3 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Other financial corporations | 208 | 234 | 200 | 258 | Annex V.Part 1.42(d),44(c) |
| | of which: Current accounts / overnight deposits | 122 | 145 | 134 | 154 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Non-financial corporations | 1,633 | 1,622 | 1,543 | 1,543 | Annex V.Part 1.42(e), 44(c) |
| | of which: Current accounts / overnight deposits | 1,023 | 1,041 | 1,061 | 1,039 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Households | 1,942 | 2,042 | 2,013 | 2,044 | Annex V.Part 1.42(f), 44(c) |
| | of which: Current accounts / overnight deposits | 1,398 | 1,473 | 1,440 | 1,516 | Annex V.Part 1.42(f), 44(c) |
| | Debt securities issued | | 284 | 315 | 298 | 297 |
| Of which: Subordinated Debt securities issued | | 82 | 80 | 61 | 297 | Annex V.Part 1.37 |
| Other financial liabilities | | 19 | 33 | 32 | 40 | Annex V.Part 1.38-41 |
| TOTAL FINANCIAL LIABILITIES | | 4,190 | 4,318 | 4,165 | 4,275 | |

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Market Risk

Akciju sabiedrība "Citadele banka"

| TOTAL RISK EXPOSURE AMOUNT | SA | | IM | | | | | | | | | | IM | | | | | | | | | | TOTAL RISK EXPOSURE AMOUNT | | |
|----------------------------|----------------------------|----------------------------|---|-----------------------|--|----------------------------|---|--------------|--|--------------------------|--------------|---|----------------------------|-----------------------|--|--------------------------------|--------------------------|---|----------|--|--------------|----------|----------------------------|----------|----------|
| | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE AMOUNT | VaR (Memorandum Item) | | STRESSED VaR (Memorandum Item) | | INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE | | ALL PRICE RISKS CAPITAL CHARGE FOR CTP | | | | TOTAL RISK EXPOSURE AMOUNT | VaR (Memorandum Item) | | STRESSED VaR (Memorandum Item) | | INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE | | ALL PRICE RISKS CAPITAL CHARGE FOR CTP | | | | | |
| | | | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt-1) | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt-1) | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | | | | |
| (mln EUR) | As of 30/09/2024 | As of 31/12/2024 | As of 30/09/2024 | | | | | | | | | | As of 31/12/2024 | | | | | | | | | | | | |
| Traded Debt Instruments | 7 | 4 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Of which: General risk | 7 | 4 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Equities | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Of which: General risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Foreign exchange risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Commodities risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Total | 7 | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | As of 31/03/2025 | As of 30/06/2025 | As of 31/03/2025 | | | | | | | | | | As of 30/06/2025 | | | | | | | | | | | | |
| Traded Debt Instruments | 5 | 3 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Of which: General risk | 5 | 3 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Equities | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Of which: General risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Foreign exchange risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Commodities risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | 0 | 0 | 0 | 0 | | | | | | | | | | |
| Total | 5 | 3 | 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). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

| | | Standardized Approach | | | | | | | |
|---|--|----------------------------------|-------------------------------|----------------------|---|----------------------------------|-------------------------------|----------------------|---|
| | | As of 30/09/2024 | | | | As of 31/12/2024 | | | |
| | | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ |
| Consolidated data | | 3,374 | 3,374 | 3 | 0 | 3,374 | 3,374 | 3 | 0 |
| Central governments or central banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regional governments or local authorities | | 73 | 73 | 4 | 0 | 73 | 74 | 4 | 0 |
| Public sector entities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Multilateral Development Banks | | 27 | 366 | 0 | 0 | 27 | 323 | 0 | 0 |
| International Organizations | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | | 124 | 124 | 33 | 0 | 124 | 139 | 33 | 0 |
| Corporates | | 1,431 | 1,220 | 936 | 0 | 1,402 | 1,389 | 1,202 | 0 |
| of which: SME | | 106 | 676 | 345 | 0 | 105 | 700 | 323 | 0 |
| Retail | | 1,101 | 934 | 624 | 0 | 1,174 | 1,201 | 671 | 0 |
| of which: SME | | 467 | 424 | 238 | 0 | 505 | 444 | 254 | 0 |
| Secured by mortgages on immovable property and AOC exposures | | 815 | 798 | 328 | 0 | 845 | 818 | 318 | 0 |
| of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Exposures in default | | 70 | 31 | 24 | 11 | 80 | 37 | 44 | 44 |
| Items associated with particularly high risk | | 84 | 64 | 50 | 0 | 65 | 53 | 70 | 0 |
| Subordinated debt exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Covered bonds | | 19 | 19 | 2 | 0 | 19 | 19 | 2 | 0 |
| Claims on institutions and corporates with a ST credit assessment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Collective Investments Undertakings (CIU) | | 1 | 1 | 1 | 0 | 1 | 1 | 1 | 0 |
| Equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other exposures | | 107 | 107 | 44 | 0 | 130 | 115 | 55 | 0 |
| Standardized Total ⁽⁴⁾ | | 5,191 | 5,047 | 2,121 | 11 | 5,322 | 5,370 | 2,352 | 44 |

⁽¹⁾ Original exposure, unless Exposure value is reported before below into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Counterparty counterparties cover up to 95% of total original measure or Top 10 counterparties covered by original measure, whichever is the higher.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

| | | Standardized Approach | | | | | | | |
|---|--|----------------------------------|-------------------------------|----------------------|---|----------------------------------|-------------------------------|----------------------|---|
| | | As of 30/09/2024 | | | | As of 31/12/2024 | | | |
| | | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ |
| LATVIA | | 750 | 811 | 0 | 0 | 750 | 800 | 0 | 0 |
| Central governments or central banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regional governments or local authorities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Public sector entities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Multilateral Development Banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| International Organizations | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | | 454 | 200 | 342 | 0 | 517 | 412 | 270 | 0 |
| of which: SME | | 336 | 247 | 200 | 0 | 358 | 275 | 222 | 0 |
| Retail | | 150 | 438 | 285 | 0 | 168 | 434 | 293 | 0 |
| of which: SME | | 192 | 104 | 91 | 0 | 194 | 163 | 92 | 0 |
| Secured by mortgages on immovable property and AOC exposures | | 430 | 424 | 174 | 0 | 444 | 431 | 170 | 0 |
| of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Exposures in default | | 19 | 19 | 19 | 11 | 22 | 10 | 11 | 11 |
| Items associated with particularly high risk | | 21 | 21 | 21 | 0 | 21 | 21 | 21 | 0 |
| Subordinated debt exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Covered bonds | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims on institutions and corporates with a ST credit assessment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Collective Investments Undertakings (CIU) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other exposures | | 60 | 110 | 23 | 0 | 73 | 117 | 25 | 0 |
| Standardized Total ⁽⁴⁾ | | 1,214 | 1,211 | 685 | 11 | 1,294 | 1,290 | 685 | 11 |

⁽¹⁾ Original exposure, unless Exposure value is reported before below into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Counterparty counterparties cover up to 95% of total original measure or Top 10 counterparties covered by original measure, whichever is the higher.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

| | | Standardized Approach | | | | | | | |
|---|--|----------------------------------|-------------------------------|----------------------|---|----------------------------------|-------------------------------|----------------------|---|
| | | As of 30/09/2024 | | | | As of 31/12/2024 | | | |
| | | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ |
| LITHUANIA | | 350 | 351 | 0 | 0 | 349 | 349 | 0 | 0 |
| Central governments or central banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regional governments or local authorities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Public sector entities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Multilateral Development Banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| International Organizations | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | | 584 | 432 | 374 | 0 | 626 | 471 | 358 | 0 |
| of which: SME | | 450 | 346 | 281 | 0 | 491 | 370 | 299 | 0 |
| Retail | | 100 | 100 | 100 | 0 | 100 | 100 | 100 | 0 |
| of which: SME | | 134 | 141 | 82 | 0 | 171 | 154 | 90 | 0 |
| Secured by mortgages on immovable property and AOC exposures | | 212 | 202 | 120 | 0 | 229 | 218 | 93 | 0 |
| of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Exposures in default | | 27 | 19 | 21 | 0 | 31 | 21 | 21 | 0 |
| Items associated with particularly high risk | | 44 | 27 | 21 | 0 | 31 | 21 | 21 | 0 |
| Subordinated debt exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Covered bonds | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims on institutions and corporates with a ST credit assessment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Collective Investments Undertakings (CIU) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other exposures | | 13 | 60 | 13 | 0 | 15 | 61 | 13 | 0 |
| Standardized Total ⁽⁴⁾ | | 937 | 937 | 628 | 0 | 937 | 937 | 628 | 0 |

⁽¹⁾ Original exposure, unless Exposure value is reported before below into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Counterparty counterparties cover up to 95% of total original measure or Top 10 counterparties covered by original measure, whichever is the higher.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

| | | Standardized Approach | | | | | | | |
|---|--|----------------------------------|-------------------------------|----------------------|---|----------------------------------|-------------------------------|----------------------|---|
| | | As of 30/09/2024 | | | | As of 31/12/2024 | | | |
| | | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ |
| ESTONIA | | 83 | 57 | 0 | 0 | 83 | 53 | 0 | 0 |
| Central governments or central banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regional governments or local authorities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Public sector entities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Multilateral Development Banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| International Organizations | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | | 181 | 144 | 128 | 0 | 200 | 161 | 138 | 0 |
| of which: SME | | 90 | 80 | 54 | 0 | 136 | 124 | 90 | 0 |
| Retail | | 188 | 118 | 114 | 0 | 200 | 157 | 123 | 0 |
| of which: SME | | 120 | 113 | 64 | 0 | 133 | 124 | 72 | 0 |
| Secured by mortgages on immovable property and AOC exposures | | 120 | 120 | 64 | 0 | 142 | 142 | 65 | 0 |
| of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Exposures in default | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Items associated with particularly high risk | | 7 | 4 | 4 | 0 | 7 | 4 | 4 | 0 |
| Subordinated debt exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Covered bonds | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims on institutions and corporates with a ST credit assessment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Collective Investments Undertakings (CIU) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Standardized Total ⁽⁴⁾ | | 181 | 144 | 128 | 0 | 200 | 161 | 138 | 0 |

⁽¹⁾ Original exposure, unless Exposure value is reported before below into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Counterparty counterparties cover up to 95% of total original measure or Top 10 counterparties covered by original measure, whichever is the higher.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

| | | Standardized Approach | | | | | | | |
|---|--|----------------------------------|-------------------------------|----------------------|---|----------------------------------|-------------------------------|----------------------|---|
| | | As of 30/09/2024 | | | | As of 31/12/2024 | | | |
| | | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ |
| GERMANY | | 7 | 35 | 0 | 0 | 7 | 35 | 0 | 0 |
| Central governments or central banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regional governments or local authorities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Public sector entities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Multilateral Development Banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| International Organizations | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | | 2 | 2 | 1 | 0 | 2 | 2 | 1 | 0 |
| of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Secured by mortgages on immovable property and AOC exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Exposures in default | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Items associated with particularly high risk | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Subordinated debt exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Covered bonds | | 2 | 2 | 0 | 0 | 2 | 2 | 0 | 0 |
| Claims on institutions and corporates with a ST credit assessment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Collective Investments Undertakings (CIU) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Standardized Total ⁽⁴⁾ | | 7 | 35 | 1 | 0 | 7 | 35 | 1 | 0 |

⁽¹⁾ Original exposure, unless Exposure value is reported before below into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ Standardized Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant exposures are disclosed. These have been selected under the following rule: Counterparty counterparties cover up to 95% of total original measure or Top 10 counterparties covered by original measure, whichever is the higher.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

| | | Standardised Approach | | | | | | | |
|---|---|----------------------------------|-------------------------------|----------------------|---|----------------------------------|-------------------------------|----------------------|---|
| | | As of 30/09/2024 | | | | As of 31/12/2024 | | | |
| | | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ |
| 2025 EIR 30 | | | | | | | | | |
| SWITZERLAND | Central governments or central banks | 10 | 10 | 0 | | 7 | 7 | 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 | 27 | 27 | 25 | | 28 | 28 | 25 | |
| | Corporates | 0 | 0 | 0 | | 29 | 29 | 25 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Secured by mortgages on immovable property and AOC exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items excluded with particularly high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Subordinated debt exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a ST credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Collateral investments undertaken (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| Equity | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| Standardised Total ⁽⁴⁾ | 37 | 37 | 25 | | 34 | 34 | 25 | | |

⁽¹⁾ Original exposure, unless Exposure value. It reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effect(s).

⁽²⁾ Exposure value adjustments and provisions are reported on a gross of counterparty credit risk for securitisation exposures but includes several credit risk adjustments.

| | | Standardised Approach | | | | | | | |
|---|--|----------------------------------|-------------------------------|----------------------|---|----------------------------------|-------------------------------|----------------------|---|
| | | As of 31/03/2025 | | | | As of 30/06/2025 | | | |
| | | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ |
| Consolidated data | | 4,276 | 4,276 | 1 | 0 | 4,133 | 4,133 | 1 | 0 |
| Central governments or central banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regional governments or local authorities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Public sector entities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Multilateral Development Banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| International Organisations | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Secured by mortgages on immovable property and ADC exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Exposures in default | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Items associated with particularly high risk | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Subordinated debt exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Covered bonds | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims on institutions and corporates with a ST credit assessment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Collective investments undertakings (CIU) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Standardised Total ⁽⁴⁾ | | 4,276 | 4,276 | 1 | 0 | 4,133 | 4,133 | 1 | 0 |

(1) Original exposure, unless 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) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.
 (3) Only the most relevant countries are disclosed. There have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is the higher.
 (4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

| | | Standardised Approach | | | | | | | |
|---|--|----------------------------------|-------------------------------|----------------------|---|----------------------------------|-------------------------------|----------------------|---|
| | | As of 31/03/2025 | | | | As of 30/06/2025 | | | |
| | | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ |
| LATVIA | | 545 | 545 | 0 | 0 | 538 | 542 | 0 | 0 |
| Central governments or central banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regional governments or local authorities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Public sector entities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Multilateral Development Banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| International Organisations | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Secured by mortgages on immovable property and ADC exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Exposures in default | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Items associated with particularly high risk | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Subordinated debt exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Covered bonds | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims on institutions and corporates with a ST credit assessment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Collective investments undertakings (CIU) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Standardised Total ⁽⁴⁾ | | 545 | 545 | 0 | 0 | 538 | 542 | 0 | 0 |

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

| | | Standardised Approach | | | | | | | |
|---|--|----------------------------------|-------------------------------|----------------------|---|----------------------------------|-------------------------------|----------------------|---|
| | | As of 31/03/2025 | | | | As of 30/06/2025 | | | |
| | | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ |
| LITHUANIA | | 600 | 600 | 0 | 0 | 600 | 600 | 0 | 0 |
| Central governments or central banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regional governments or local authorities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Public sector entities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Multilateral Development Banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| International Organisations | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Secured by mortgages on immovable property and ADC exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Exposures in default | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Items associated with particularly high risk | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Subordinated debt exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Covered bonds | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims on institutions and corporates with a ST credit assessment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Collective investments undertakings (CIU) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Standardised Total ⁽⁴⁾ | | 600 | 600 | 0 | 0 | 600 | 600 | 0 | 0 |

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

| | | Standardised Approach | | | | | | | |
|---|--|----------------------------------|-------------------------------|----------------------|---|----------------------------------|-------------------------------|----------------------|---|
| | | As of 31/03/2025 | | | | As of 30/06/2025 | | | |
| | | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ |
| ESTONIA | | 85 | 85 | 0 | 0 | 84 | 82 | 0 | 0 |
| Central governments or central banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regional governments or local authorities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Public sector entities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Multilateral Development Banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| International Organisations | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Secured by mortgages on immovable property and ADC exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Exposures in default | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Items associated with particularly high risk | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Subordinated debt exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Covered bonds | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims on institutions and corporates with a ST credit assessment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Collective investments undertakings (CIU) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Standardised Total ⁽⁴⁾ | | 85 | 85 | 0 | 0 | 84 | 82 | 0 | 0 |

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

| | | Standardised Approach | | | | | | | |
|---|--|----------------------------------|-------------------------------|----------------------|---|----------------------------------|-------------------------------|----------------------|---|
| | | As of 31/03/2025 | | | | As of 30/06/2025 | | | |
| | | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽³⁾ |
| GERMANY | | 35 | 35 | 0 | 0 | 30 | 3 | 0 | 0 |
| Central governments or central banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Regional governments or local authorities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Public sector entities | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Multilateral Development Banks | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| International Organisations | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Institutions | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Corporates | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Retail | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Secured by mortgages on immovable property and ADC exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| of which: SME | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Exposures in default | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Items associated with particularly high risk | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Subordinated debt exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Covered bonds | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Claims on institutions and corporates with a ST credit assessment | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Collective investments undertakings (CIU) | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Equity | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other exposures | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Standardised Total ⁽⁴⁾ | | 35 | 35 | 0 | 0 | 30 | 3 | 0 | 0 |

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

| | | Standardised Approach | | | | | | | |
|---|---|----------------------------------|-------------------------------|----------------------|---|----------------------------------|-------------------------------|----------------------|---|
| | | As of 31/03/2025 | | | | As of 30/06/2025 | | | |
| | | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽¹⁾ | Original Exposure ⁽¹⁾ | Exposure Value ⁽²⁾ | Risk exposure amount | Value adjustments and provisions ⁽¹⁾ |
| (in EUR, %) | | | | | | | | | |
| SWITZERLAND | Central governments or central banks | 7 | 7 | 0 | | 10 | 10 | 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 | 1 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 37 | 37 | 3 | | 6 | 6 | 1 | |
| | Corporates | 30 | 30 | 3 | | 10 | 10 | 1 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Secured by mortgages on immovable property and ACC exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Provisions in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particular high risk | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Subordinated debt exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Covered bonds | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Claims on institutions and corporates with a 3T credit assessment | 0 | 0 | 0 | | 0 | 0 | 0 | |
| Collective investments undertakings (CIU) | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| Equity | 0 | 0 | 0 | | 0 | 0 | 0 | | |
| Other exposures | 7 | 7 | 2 | | 1 | 1 | 0 | | |
| Standardised Total ⁽³⁾ | | | | | | | | | |

(1) Original exposure, unless 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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Akciju sabiedrība "Citadele banka"

| | | IRB Approach | | | | | | | | | | | |
|--------------------------|--|----------------------------------|-------------------------------|----------------------|----------------------------------|----------------------------------|-------------------------------|----------------------|----------------------------------|---|---|---|--|
| | | As of 30/09/2024 | | | | | As of 31/12/2024 | | | | | | |
| | | 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 | | | | |
| (mln EUR, %) | | Of which: defaulted | | Of which: defaulted | | Of which: defaulted | | Of which: defaulted | | | | | |
| Consolidated data | Central banks and central governments ⁽²⁾ | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Corporates | 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 | |
| | Corporates - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail | 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 | |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Retail - Secured on real estate property - Of Which: non-SME | 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 | |
| | Retail - Other Retail | 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 | |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | |
| | Collective Investments Undertakings (CIU) | | | | | | | | | | | | |
| | Other non credit-obligation assets | | | 0 | | | | | 0 | | | | |
| IRB Total ⁽³⁾ | | | 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⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Akciju sabiedrība "Citadele banka"

| | | IRB Approach | | | | | | | | | | | | | |
|------------------------------------|--|----------------------------------|---------------------|-------------------------------|----------------------|---------------------|----------------------------------|---|----------------------------------|---------------------|-------------------------------|----------------------|---------------------|----------------------------------|---|
| | | As of 31/03/2025 | | | | As of 30/06/2025 | | | | | | | | | |
| | | 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 | |
| | | | Of which: defaulted | | | Of which: defaulted | | | | Of which: defaulted | | | Of which: defaulted | | |
| | | (mln EUR, %) | | | | | | | | | | | | | |
| Consolidated data | Central banks and central governments ⁽²⁾ | 0 | 0 | 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 | 0 | 0 |
| | Corporates | 0 | 0 | 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 | 0 | 0 |
| | Corporates - Of Which: SME | 0 | 0 | 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 | 0 | 0 |
| | Retail - Secured on real estate property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Retail - Secured on real estate property - Of Which: non-SME | 0 | 0 | 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 | 0 | 0 |
| | Retail - Other Retail | 0 | 0 | 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 | 0 | 0 |
| | Retail - Other Retail - Of Which: non-SME | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Equity | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Collective Investments Undertakings (CIU) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other non credit-obligation assets | | | | | | | | | | | | | | | |
| IRB Total ⁽³⁾ | | | | 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⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Akciju sabiedrība "Citadele banka"

As of 31/12/2024

| (mln EUR) | | Direct exposures | | | | | | | | | | | | Risk weighted exposure amount | | | |
|--|--|--|---|---|--|---|--|--------------------------------------|-----------------|--------------------------------------|-----------------|-----------------------------|------------|-------------------------------|---|---|---|
| Residual Maturity | Country / Region | On balance sheet | | | | Derivatives | | | | Off balance sheet | | | | | | | |
| | | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | Non-derivative financial assets by accounting portfolio | | | | Derivatives with positive fair value | | Derivatives with negative fair value | | Off-balance sheet exposures | | | | | |
| | | | | 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] [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 | | | | | | | | | | | | | | | | |
| [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 ⁽¹⁾ | 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 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua and Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks and Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe 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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Akciju sabiedrība "Citadele banka"

As of 30/06/2025

| (mln EUR) | | Direct exposures | | | | | | | | | | | | | Risk weighted exposure amount | | |
|--|--|--|---|---|--|---|--|--------------------------------------|-----------------|--------------------------------------|-----------------|-----------------------------|------------|---|-------------------------------|---|---|
| Residual Maturity | Country / Region | On balance sheet | | | | Derivatives | | | | Off balance sheet | | | | | | | |
| | | Total gross carrying amount of non-derivative financial assets | Total carrying amount of non-derivative financial assets (net of short positions) | Non-derivative financial assets by accounting portfolio | | | | Derivatives with positive fair value | | Derivatives with negative fair value | | Off-balance sheet exposures | | | | | |
| | | | | 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] [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 | | | | | | | | | | | | | | | | |
| [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 ⁽⁶⁾ | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties 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 counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (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.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua and Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks and Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe 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 €04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP.

2025 EU-wide Transparency Exercise

Forborne exposures

Akciju sabiedrība "Citadele banka"

| | As of 30/09/2024 | | | | | | As of 31/12/2024 | | | | | | |
|---|--|---|---|--|---|---|--|---|---|--|---|---|---|
| | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2) | | Collateral and financial guarantees received on exposures with forbearance measures | | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2) | | Collateral and financial guarantees received on 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 | | 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 | |
| (mln EUR) | | | | | | | | | | | | | |
| Cash balances at central banks and other demand deposits | 0 | 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 | 0 |
| Central banks | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | 0 |
| General governments | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | 0 |
| Credit institutions | 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 |
| Non-financial corporations | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | 0 |
| Loans and advances (including at amortised cost and fair value) | 46 | 26 | 21 | 20 | 22 | 5 | 44 | 26 | 21 | 21 | 20 | 4 | 4 |
| Central banks | 0 | 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 | 0 |
| Credit institutions | 0 | 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 | 0 |
| Non-financial corporations | 22 | 9 | 4 | 4 | 17 | 4 | 19 | 7 | 3 | 3 | 14 | 3 | 3 |
| of which: small and medium-sized enterprises | 18 | 4 | 3 | 2 | 14 | | 18 | 6 | 3 | 3 | 14 | | |
| Households | 23 | 18 | 17 | 16 | 5 | 1 | 25 | 18 | 18 | 17 | 5 | 1 | 1 |
| DEBT INSTRUMENTS other than HFT | 46 | 26 | 21 | 20 | 22 | | 44 | 26 | 21 | 21 | 20 | | |
| Loan commitments given | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| QUALITY OF FORBEARANCE | | | | | | | | | | | | | |
| Loans and advances that have been forborne more than twice (3) | 0 | | | | | | 0 | | | | | | |
| Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3) | 0 | | | | | | 0 | | | | | | |

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

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

2025 EU-wide Transparency Exercise

Forborne exposures

Akciju sabiedrība "Citadele banka"

| | As of 31/03/2025 | | | | | | | | As of 30/06/2025 | | | | | | | |
|---|--|---|---|---|---|---|--|---|---|---|---|---|---|--|--|--|
| | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2) | | Collateral and financial guarantees received on exposures with forbearance measures | | Gross carrying amount of exposures with forbearance measures | | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2) | | Collateral and financial guarantees received on exposures with forbearance measures | | | | | |
| | | Of which non-performing exposures with forbearance measures | | Of which 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 non-performing exposures with forbearance measures | | Of which collateral and financial guarantees received on non-performing exposures with forbearance measures | | | | |
| (min EUR) | | | | | | | | | | | | | | | | |
| Cash balances at central banks and other demand deposits | 0 | 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 | 0 | | | |
| Central banks | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | 0 | | | |
| General governments | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | 0 | | | |
| Credit institutions | 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 | | | |
| Non-financial corporations | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | | 0 | | | |
| Loans and advances (including at amortised cost and fair value) | 38 | 25 | 21 | 21 | 14 | 4 | 36 | 23 | 20 | 19 | 13 | 3 | 3 | | | |
| Central banks | 0 | 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 | 0 | | | |
| Credit institutions | 0 | 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 | 0 | | | |
| Non-financial corporations | 14 | 8 | 4 | 4 | 9 | 3 | 13 | 7 | 3 | 3 | 7 | 3 | 3 | | | |
| of which: small and medium-sized enterprises | 14 | 7 | 4 | 3 | 9 | | 12 | 6 | 3 | 3 | 7 | | 3 | | | |
| Households | 24 | 17 | 17 | 17 | 5 | 1 | 23 | 16 | 16 | 16 | 5 | 0 | 0 | | | |
| DEBT INSTRUMENTS other than HFT | 38 | 25 | 21 | 21 | 14 | | 36 | 23 | 20 | 19 | 13 | | 3 | | | |
| Loan commitments given | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 1 | 0 | 0 | 1 | 0 | 0 | | | |
| QUALITY OF FORBEARANCE | | | | | | | | | | | | | | | | |
| Loans and advances that have been forborne more than twice (1) | 0 | | | | | | 0 | | | | | | | | | |
| Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3) | 0 | | | | | | 0 | | | | | | | | | |

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

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

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Akciju sabiedrība "Citadele banka"

| (mln EUR) | As of 30/09/2024 | | | | | | As of 31/12/2024 | | | | | | As of 31/03/2025 | | | | | | As of 30/06/2025 | | | | | |
|---|-----------------------|---------------------|-------------------------|---|---------------------------------------|--|-----------------------|---------------------|-------------------------|---|---------------------------------------|--|-----------------------|---------------------|-------------------------|---|---------------------------------------|--|-----------------------|---------------------|-------------------------|---|---------------------------------------|--|
| | Gross carrying amount | | Of which: non-performin | Of which loans and advances subject to impairment | Accumulated impairment ⁽¹⁾ | Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾ | Gross carrying amount | | Of which: non-performin | Of which loans and advances subject to impairment | Accumulated impairment ⁽¹⁾ | Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾ | Gross carrying amount | | Of which: non-performin | Of which loans and advances subject to impairment | Accumulated impairment ⁽¹⁾ | Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾ | Gross carrying amount | | Of which: non-performin | Of which loans and advances subject to impairment | Accumulated impairment ⁽¹⁾ | Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾ |
| | | of which: defaulted | | | | | | of which: defaulted | | | | | | of which: defaulted | | | | | | of which: defaulted | | | | |
| A Agriculture, forestry and fishing | 192 | 6 | 6 | 192 | 10 | 0 | 194 | 23 | 23 | 194 | 12 | 0 | 193 | 25 | 25 | 193 | 13 | 0 | 205 | 24 | 24 | 205 | 13 | 0 |
| B Mining and quarrying | 6 | 0 | 0 | 6 | 0 | 0 | 5 | 0 | 0 | 5 | 0 | 0 | 6 | 0 | 0 | 6 | 0 | 0 | 6 | 0 | 0 | 6 | 0 | 0 |
| C Manufacturing | 143 | 7 | 7 | 143 | 5 | 0 | 152 | 5 | 5 | 152 | 5 | 0 | 149 | 5 | 5 | 149 | 4 | 0 | 167 | 5 | 5 | 167 | 4 | 0 |
| D Electricity, gas, steam and air conditioning supply | 124 | 2 | 2 | 124 | 1 | 0 | 123 | 2 | 2 | 123 | 1 | 0 | 138 | 2 | 2 | 138 | 1 | 0 | 157 | 0 | 0 | 157 | 1 | 0 |
| E Water supply | 17 | 0 | 0 | 17 | 0 | 0 | 15 | 0 | 0 | 15 | 0 | 0 | 14 | 0 | 0 | 14 | 0 | 0 | 15 | 0 | 0 | 15 | 0 | 0 |
| F Construction | 137 | 2 | 2 | 137 | 3 | 0 | 150 | 2 | 2 | 150 | 3 | 0 | 139 | 2 | 2 | 139 | 3 | 0 | 155 | 2 | 2 | 155 | 3 | 0 |
| G Wholesale and retail trade | 212 | 8 | 8 | 212 | 6 | 0 | 232 | 8 | 8 | 232 | 6 | 0 | 241 | 7 | 7 | 241 | 6 | 0 | 240 | 8 | 8 | 240 | 7 | 0 |
| H Transport and storage | 169 | 6 | 6 | 169 | 4 | 0 | 164 | 3 | 3 | 164 | 3 | 0 | 171 | 3 | 3 | 171 | 3 | 0 | 175 | 4 | 4 | 175 | 3 | 0 |
| I Accommodation and food service activities | 30 | 0 | 0 | 30 | 0 | 0 | 32 | 0 | 0 | 32 | 0 | 0 | 32 | 0 | 0 | 32 | 0 | 0 | 32 | 0 | 0 | 32 | 0 | 0 |
| J Information and communication | 18 | 1 | 1 | 18 | 1 | 0 | 21 | 1 | 1 | 21 | 1 | 0 | 21 | 0 | 0 | 21 | 0 | 0 | 22 | 0 | 0 | 22 | 0 | 0 |
| K Financial and insurance activities | 2 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 2 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| L Real estate activities | 406 | 0 | 0 | 406 | 3 | 0 | 446 | 1 | 1 | 446 | 4 | 0 | 452 | 2 | 2 | 452 | 4 | 0 | 464 | 1 | 1 | 464 | 4 | 0 |
| M Professional, scientific and technical activities | 66 | 0 | 0 | 66 | 1 | 0 | 69 | 0 | 0 | 69 | 1 | 0 | 97 | 0 | 0 | 97 | 1 | 0 | 99 | 0 | 0 | 99 | 1 | 0 |
| N Administrative and support service activities | 115 | 2 | 2 | 115 | 2 | 0 | 118 | 2 | 2 | 118 | 2 | 0 | 122 | 2 | 2 | 122 | 2 | 0 | 132 | 2 | 2 | 132 | 2 | 0 |
| O Public administration and defence, compulsory social security | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| P Education | 6 | 0 | 0 | 6 | 0 | 0 | 6 | 0 | 0 | 6 | 0 | 0 | 5 | 0 | 0 | 5 | 0 | 0 | 5 | 0 | 0 | 5 | 0 | 0 |
| Q Human health services and social work activities | 16 | 0 | 0 | 16 | 0 | 0 | 19 | 0 | 0 | 19 | 0 | 0 | 20 | 0 | 0 | 20 | 0 | 0 | 22 | 0 | 0 | 22 | 0 | 0 |
| R Arts, entertainment and recreation | 20 | 0 | 0 | 20 | 0 | 0 | 20 | 0 | 0 | 20 | 0 | 0 | 21 | 0 | 0 | 21 | 0 | 0 | 21 | 0 | 0 | 21 | 0 | 0 |
| S Other services | 5 | 0 | 0 | 5 | 0 | 0 | 5 | 0 | 0 | 5 | 0 | 0 | 5 | 0 | 0 | 5 | 0 | 0 | 6 | 0 | 0 | 6 | 0 | 0 |
| Loans and advances | 1,683 | 34 | 34 | 1,683 | 37 | 0 | 1,772 | 47 | 47 | 1,772 | 39 | 0 | 1,825 | 46 | 46 | 1,825 | 39 | 0 | 1,922 | 47 | 47 | 1,922 | 39 | 0 |

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)