



**REPORT ON RISK AND CAPITAL MANAGEMENT  
PILLAR3 OF THE BASEL  
FOR THE FIRST HALF OF THE YEAR 2025**

**DISCLOSURE OF INFORMATION UNDER PART EIGHT OF REGULATION (EU) No 575/2013**

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## DISCLOSURE OF KEY PARAMETERS

### Template EU OV1 - Overview of total risk exposure amounts

		Total risk exposure amounts (TREA)		Total own funds requirements
		30-06-2025	31-03-2025	30-06-2025
1	Credit risk (excluding CCR)	2,291,620	2,194,820	183,330
2	Of which the standardised approach	2,291,620	2,194,820	183,330
3	Of which the Foundation IRB (F-IRB) approach			
4	Of which slotting approach			
EU 4a	Of which equities under the simple risk weighted approach			
5	Of which the Advanced IRB (A-IRB) approach			
6	Counterparty credit risk - CCR	24,378	33,335	1,950
7	Of which the standardised approach			
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP			
9	Of which other CCR	24,378	33,335	1,950
10	Not applicable	611	188	49
EU 10a	Of which the standardised approach (SA)			
EU 10b	Of which the basic approach (F-BA and R-BA)	611	188	49
EU 10c	Of which the simplified approach			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk			
16	Securitisation exposures in the non-trading book (after the cap)	184,636	184,665	14,771
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)			
19	Of which SEC-SA approach			
EU 19a	Of which 1250% / deduction			
20	Position, foreign exchange and commodities risks (Market risk)	13,421	13,807	1,074
21	Of which the Alternative standardised approach (A-SA)			
EU 21a	Of which the Simplified standardised approach (S-SA)	13,421	13,807	1,074
22	Of which the Alternative Internal Models Approach (A-IMA)			
EU 22a	Large exposures			
23	Reclassifications between trading and non-trading books			
24	Operational risk	209,700	209,700	16,776
EU 24a	Exposures to crypto-assets			
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Output floor applied (%)			
27	Floor adjustment (before application of transitional cap)			
28	Floor adjustment (after application of transitional cap)			
29	<b>Total</b>	<b>2,724,366</b>	<b>2,636,515</b>	<b>217,949</b>



Template EU KM1 - Key metrics template

		a	b	c	d	e
		30-06-2025	31-03-2025	31-12-2024	30-09-2024	30-06-2024
<b>Available own funds (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	481,729	489,152	511,905	476,134	459,166
2	Tier 1 capital	531,820	540,296	562,050	476,134	459,166
3	Total capital	607,156	619,667	660,034	571,134	525,113
<b>Risk-weighted exposure amounts</b>						
4	Total risk exposure amount	2,724,366	2,636,515	2,706,609	2,692,077	2,624,728
4a	Total risk exposure pre-floor	2,724,366	2,636,515			
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>						
5	Common Equity Tier 1 ratio (%)	17.68%	18.55%	18.91%	17.69%	17.49%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	17.68%	18.55%			
6	Tier 1 ratio (%)	19.52%	20.49%	20.77%	17.69%	17.49%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	19.52%	20.49%			
7	Total capital ratio (%)	22.29%	23.50%	24.39%	21.22%	20.01%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	22.29%	23.50%			
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.56%	2.56%	2.05%	2.05%	2.05%
EU 7e	of which: to be made up of CET1 capital (percentage points)	0.014	0.014	0.012	0.012	0.012
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	0.019	0.019	0.015	0.015	0.015
EU 7g	Total SREP own funds requirements (%)	10.56%	10.56%	10.05%	10.05%	10.05%
<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	1.00%	1.00%	1.00%	1.00%	1.00%
EU 9a	Systemic risk buffer (%)	0.24%	0.23%	0.22%	0.21%	0.20%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	1.00%	1.00%	1.00%	1.00%	1.00%
11	Combined buffer requirement (%)	4.74%	4.73%	4.71%	4.71%	4.70%
EU 11a	Overall capital requirements (%)	15.30%	15.29%	14.76%	14.76%	14.75%
12	CET1 available after meeting the total SREP own funds requirements (%)	11.60%	12.57%	13.23%	10.15%	9.96%
<b>Leverage ratio</b>						
13	Total exposure measure	5,351,464	5,311,035	5,008,786	5,235,475	5,264,328
14	Leverage ratio (%)	9.94%	10.17%	11.22%	9.09%	8.72%
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.0000	0.0000	0.0000	0.0000	0.0000
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>						
EU 14d	Leverage ratio buffer requirement (%)	0%	0%	0%	0%	0%
EU 14e	Overall leverage ratio requirement (%)	3%	3%	3%	3%	3%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	1,113,283	1,032,150	964,617	929,794	833,436



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EU 16a	Cash outflows - Total weighted value	623,342	573,410	554,112	548,570	514,026
EU 16b	Cash inflows - Total weighted value	68,554	70,544	71,577	73,735	115,991
16	Total net cash outflows (adjusted value)	554,788	502,867	482,535	474,835	398,035
17	Liquidity coverage ratio (%)	203.47%	206.47%	202.24%	198.25%	217.87%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	4,231,979	4,393,073	4,144,310	3,909,179	3,506,663
19	Total required stable funding	2,967,141	2,842,150	2,783,559	2,768,577	2,599,378
20	NSFR ratio (%)	142.63%	154.57%	148.89%	141.20%	134.90%

## DISCLOSURE OF OWN FUNDS

### Template EU CC1 - Composition of regulatory own funds

		a)	b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>			
1	Capital instruments and the related share premium accounts	217,803	{EU CC2, r29, b)} + {EU CC2, r30, b)}
	of which: Instrument type 1		
	of which: Instrument type 2		
	of which: Instrument type 3		
2	Retained earnings	241,977	{EU CC1, r36, b)}
3	Accumulated other comprehensive income (and other reserves)	19,965	{EU CC1, r31, b)} + {EU CC1, r33, b)}+{EU CC1, r34, b)}+{EU CC1, r35, b)}
EU-3a	Funds for general banking risk	76,133	{EU CC1, r32, b)}
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1		
5	Minority interests (amount allowed in consolidated CET1)		
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend		
<b>6</b>	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>555,878</b>	<b>The sum of rows 1-5a</b>
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	( 64)	
8	Intangible assets (net of related tax liability) (negative amount)	( 38,182)	{EU CC1, r10, b)}
9	Not applicable		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)		
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value		
12	Negative amounts resulting from the calculation of expected loss amounts		
13	Any increase in equity that results from securitised assets (negative amount)		
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		
15	Defined-benefit pension fund assets (negative amount)		
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	( 11,085)	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
20	Not applicable		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative		



EU-20b	of which: qualifying holdings outside the financial sector (negative amount)		
EU-20c	of which: securitisation positions (negative amount)		
EU-20d	of which: free deliveries (negative amount)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)		
22	Amount exceeding the 17,65% threshold (negative amount)		
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities		
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences		
EU-25a	Losses for the current financial year (negative amount)		
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)		
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)		
27a	Other regulatory adjustments	( 24,818)	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	( 74,149)	Sum of rows 7-20a, 21, 22 and 25a-27a
29	Common Equity Tier 1 (CET1) capital	481,729	The sum of rows 6 and 28
<b>Additional Tier 1 (AT1) capital: instruments</b>			
30	Capital instruments and the related share premium accounts	50,091	
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards	50,091	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1		
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1		
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1		
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		
35	of which: instruments issued by subsidiaries subject to phase out		
36	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>	50,091	Sum of rows 30, 33 and 34
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)		
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		



41	Not applicable		
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)		
42a	Other regulatory adjustments to AT1 capital		
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital		Sum of rows 37 to 42
44	Additional Tier 1 (AT1) capital	50,091	max(0, [row 36 minus row 43])
45	Tier 1 capital (T1 = CET1 + AT1)	531,820	Sum of rows 29 and r44
<b>Tier 2 (T2) capital: instruments</b>			
46	Capital instruments and the related share premium accounts	75,336	From {EU CC1, r22, b)} minus {EU CC1, r22a, b)}
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR		
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2		
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2		
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		
49	of which: instruments issued by subsidiaries subject to phase out		
50	Credit risk adjustments		
51	Tier 2 (T2) capital before regulatory adjustments	75,336	Sum of rows 46, 47, 47a, 47b 48 and 50
<b>Tier 2 (T2) capital: regulatory adjustments</b>			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)		
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
54a	Not applicable		
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
56	Not applicable		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)		
EU-56b	Other regulatory adjustments to T2 capital		
57	Total regulatory adjustments to Tier 2 (T2) capital		Sum of rows 52-56b
58	Tier 2 (T2) capital	75,336	max(0, [51 row minus 57 row])
59	Total capital (TC = T1 + T2)	607,156	Sum of rows 45 and 58
60	Total Risk exposure amount	2,724,366	
<b>Capital ratios and requirements including buffers</b>			
61	Common Equity Tier 1 capital	17.68%	
62	Tier 1 capital	19.52%	
63	Total capita	22.29%	
64	Institution CET1 overall capital requirements	10.68%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	1.00%	
67	of which: systemic risk buffer requirement	0.24%	



EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	1.00%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.44%	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	11.60%	{C 03.00, r0220, c0010} / {C 02.00, r0010, c0010}
<b>National minima (if different from Basel III)</b>			
69	Not applicable		
70	Not applicable		
71	Not applicable		
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)		
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)		
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach		
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</b>			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	30-06-2025	30-06-2025	
<b>Assets - Breakdown by asset classes according to the balance sheet in the published financial statements</b>			
1	Cash and cash equivalents	575,315	569,102
2	Securities in the trading book	230,588	12,432
3	Due from other banks	2,614	2,614



4	Derivative financial instruments	263	263	
5	Loans to customers	3,329,701	3,329,701	
6	Finance lease receivables	339,672	339,672	
7	Investment securities at fair value	43,840	43,840	
8	Investment securities held to collect cash flows	666,050	656,824	
9	Investments in subsidiaries and associates	270	40,838	
10	Intangible assets	41,142	38,182	{EU CC1, r8, a)}
11	Property, plant and equipment	14,070	13,940	
12	Investment property	0	0	
13	Current income tax prepayment	3,058	3,057	
14	Deferred income tax asset	6,978	6,976	
15	Other assets	23,926	23,737	
16	Assets classified as held for sale	0	0	
17	<b>Total assets</b>	<b>5,277,487</b>	<b>5,081,178</b>	
<b>Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements</b>				
18	Due to other banks and financial institutions	182,593	184,991	
19	Derivative financial instruments	1,017	1,053	
20	Due to customers	3,529,632	3,529,632	
21	Special and lending funds			
22	Debt securities in issue	731,907	731,907	
22a	of which: accrued interest on issued debt securities	75,000	75,000	{EU CC1, r46, a)}
23	Current income tax liabilities	216	127	
24	Deferred income tax liabilities	6,241	6,241	
25	Liabilities related to insurance activities	196,064	0	
26	Other liabilities	54,488	50,571	
27	Liabilities related to assets classified as held for sale			
28	<b>Total liabilities</b>	<b>4,702,158</b>	<b>4,504,522</b>	
<b>Shareholders' Equity</b>				
29	Share capital	192,269	192,269	{EU CC1, r1, a)}
30	Share premium	25,534	25,534	{EU CC1, r1, a)}
31	Treasury shares (-)	(11,085)	(11,085)	{EU CC1, r16, a)}
32	Reserve capital	756	756	{EU CC1, r3, a)}
33	Statutory reserve	76,516	76,133	{EU CC1, rEU-3a, a)}
34	Reserve for acquisition of own shares	20,000	20,000	{EU CC1, r3, a)}
35	Accumulated other comprehensive income	(2,372)	(2,372)	{EU CC1, r3, a)}
36	Other equity	1,627	1,581	{EU CC1, r3, a)}
37	Previous years retained earnings	240,185	241,977	{EU CC1, r2, a)}
38	Profit for the current year	31,899	31,863	
39	<b>Total shareholders' equity</b>	<b>575,329</b>	<b>576,656</b>	

## COUNTERCYCLICAL CAPITAL BUFFERS

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

		a	b	c	d	e	f
		General credit exposures		Relevant credit exposures – Market risk		Securitisati on exposures Exposure value for non- trading book	Total exposure value
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models		
010	Lithuania	2,467,799		10,620		184,636	2,663,055
011	Latvia	2,953		10			2,963
012	Great Britain	2,948					2,948
013	USA	2,147					2,147
014	Switzerland	1,776					1,776
015	France	1,767					1,767
016	The Netherlands	821					821
017	Estonia	55		605			660
018	Bulgaria	392					392
019	Germany	350					350
020	Other	1,177					1,177
021	Total	2,482,184		11,236		184,636	2,678,056

(continued)

		g	h	i	j	k	l	m
		Own fund requirements				Risk- weighted exposure amounts	Own fund requirements weights (%)	Counterc yclical buffer rate (%)
		Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
010	Lithuania	197,424	860	14,771	213,054	332,882	99.44%	1.00%
011	Latvia	236	1		237	370	0.11%	1.00%
012	Great Britain	236			236	368	0.11%	2.00%
013	USA	172			172	268	0.08%	0.00%
014	Switzerland	142			142	222	0.07%	0.00%
015	France	141			141	221	0.07%	1.00%
016	The Netherlands	66			66	103	0.03%	2.00%
017	Estonia	4	54		58	83	0.03%	1.50%
018	Bulgaria	31			31	49	0.01%	2.00%
019	Germany	28			28	44	0.01%	0.75%
021	Other	94			94	147	0.04%	0.00%
022	Total	198,575	914	14,771	214,260	334,757	100%	-

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

		a
010	Total risk exposure amount	2,724,366
020	Institution specific countercyclical capital buffer rate	1.0002%
030	Institution specific countercyclical capital buffer requirement	27,250



## LEVERAGE RATIO

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

		a
		Applicable amount
1	Total assets as per published financial statements	5,277,487
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	(196,309)
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	
7	Adjustment for eligible cash pooling transactions	
8	Adjustment for derivative financial instruments	4,407
9	Adjustment for securities financing transactions (SFTs)	( 55)
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	615,132
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	( 64)
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	
12	Other adjustments	(349,134)
13	<b>Total exposure measure</b>	<b>5,351,464</b>

Template EU LR2 - LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
		30-06-2025	31-12-2024
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	4,737,342	4,561,727
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework		
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)		
5	(General credit risk adjustments to on-balance sheet items)		
6	(Asset amounts deducted in determining Tier 1 capital)	(36,082)	(40,712)
7	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>4,701,260</b>	<b>4,521,015</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)		
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach		
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions		



EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	4,407	6,761
EU-9b	Exposure determined under Original Exposure Method		
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)		
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)		
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)		
11	Adjusted effective notional amount of written credit derivatives		
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)		
13	Total derivatives exposures	4,407	6,761
<b>Securities financing transaction (SFT) exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	30,720	30,189
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	( 55)	( 38)
16	Counterparty credit risk exposure for SFT assets		
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR		
17	Agent transaction exposures		
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)		
18	Total securities financing transaction exposures	30,666	30,151
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposures at gross notional amount	616,981	450,859
20	(Adjustments for conversion to credit equivalent amounts)	1,849	
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)		
22	<b>Off-balance sheet exposures</b>	615,132	450,859
<b>Excluded exposures</b>			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)		
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))		
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)		
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)		
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))		
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)		
EU-22g	(Excluded excess collateral deposited at triparty agents)		
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)		
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)		
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)		
EU-22k	(Total exempted exposures)		
<b>Capital and total exposure measure</b>			
23	Tier 1 capital	531,820	562,050
24	Total exposure measure	5,351,464	5,008,786
<b>Leverage ratio</b>			
25	Leverage ratio (%)	9.94%	11.22%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	9.94%	11.22%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	9.94%	11.22%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%
EU-26b	of which: to be made up of CET1 capital	0.00%	0.00%
27	Leverage ratio buffer requirement (%)	0.00%	0.00%
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%



Choice on transitional arrangements and relevant exposures		
EU-27b	Choice on transitional arrangements for the definition of the capital measure	

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

		a
		CRR leverage ratio exposures
<b>EU-1</b>	<b>Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:</b>	<b>4,737,342</b>
EU-2	Trading book exposures	
EU-3	Banking book exposures, of which:	4,737,342
EU-4	Covered bonds	
EU-5	Exposures treated as sovereigns	1,175,521
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	
EU-7	Institutions	47,157
EU-8	Secured by mortgages of immovable properties	2,499,059
EU-9	Retail exposures	490,887
EU-10	Corporates	238,822
EU-11	Exposures in default	62,500
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	223,396

## DISCLOSURE OF LIQUIDITY REQUIREMENTS

### Template EU LIQ1 - Quantitative information of LCR

#### Scope of consolidation (consolidated)

		Total unweighted value (average)			
EU 1a	Quarter ending on (30 June 2025)	30-06-2025	31-03-2025	31-12-2024	30-09-2024
EU 1b	Number of data points used in the calculation of averages	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>					
1	Total high-quality liquid assets (HQLA)				
<b>CASH – OUTFLOWS</b>					
2	Retail deposits and deposits from small business customers, of which:	2,785,440	2,725,183	2,644,498	2,579,140
3	<i>Stable deposits</i>	1,231,386	1,186,059	1,138,156	1,103,159
4	<i>Less stable deposits</i>	769,334	748,520	729,770	725,462
5	Unsecured wholesale funding	632,768	577,175	563,207	554,696
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>				
7	<i>Non-operational deposits (all counterparties)</i>	630,336	575,481	563,207	554,696
8	<i>Unsecured debt</i>	2,432	1,694		
9	Secured wholesale funding				
10	Additional requirements	377,058	361,484	368,654	369,589
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	10,172	3,548	2,909	2,942
12	<i>Outflows related to loss of funding on debt products</i>				
13	<i>Credit and liquidity facilities</i>	366,886	357,936	365,745	366,647
14	Other contractual funding obligations	42,308	41,136	41,043	43,591
15	Other contingent funding obligations	104,351	102,874	130,391	150,463
16	<b>TOTAL CASH OUTFLOWS</b>				
<b>CASH – INFLOWS</b>					
17	Secured lending (e.g. reverse repos)	3,293	3,372	2,738	2,339
18	Inflows from fully performing exposures	99,464	96,842	94,925	96,420
19	Other cash inflows	6,922	9,441	11,139	11,555
ES-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)				
ES-19b	(Excess inflows from a related specialised credit institution)				
20	<b>TOTAL CASH INFLOWS</b>	<b>109,679</b>	<b>109,654</b>	<b>108,802</b>	<b>110,314</b>
ES-20a	<b>Fully exempt inflows</b>				
ES-20b	<b>Inflows subject to 90% cap</b>				
ES-20c	<b>Inflows subject to 75% cap</b>	<b>109,679</b>	<b>109,654</b>	<b>108,802</b>	<b>110,314</b>
<b>TOTAL ADJUSTED VALUE</b>					
21	<b>LIQUIDITY BUFFER</b>				
22	<b>TOTAL NET CASH OUTFLOWS</b>				
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>				



(continued)

		<b>Total weighted value (average)</b>			
EU 1a	Quarter ending on (30 June 2025)	<b>30-06-2025</b>	<b>31-03-2025</b>	<b>31-12-2024</b>	<b>30-09-2024</b>
EU 1b	Number of data points used in the calculation of averages	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>					
1	Total high-quality liquid assets (HQLA)	1,113,283	1,032,150	964,617	929,794
<b>CASH – OUTFLOWS</b>					
2	Retail deposits and deposits from small business customers, of which:	259,745	246,211	232,529	225,062
3	<i>Stable deposits</i>	61,569	59,303	56,908	55,158
4	<i>Less stable deposits</i>	97,368	94,862	92,713	92,603
5	Unsecured wholesale funding	272,945	245,290	238,379	236,773
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>				
7	<i>Non-operational deposits (all counterparties)</i>	270,513	243,596	238,379	236,773
8	<i>Unsecured debt</i>	2 432	1 694		
9	Secured wholesale funding				
10	Additional requirements	43,127	35,630	35,642	35,622
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	10,172	3,548	2,909	2,942
12	<i>Outflows related to loss of funding on debt products</i>				
13	<i>Credit and liquidity facilities</i>	32,955	32,083	32,733	32,680
14	Other contractual funding obligations	42,308	41,136	41,043	43,591
15	Other contingent funding obligations	5,218	5,144	6,520	7,523
16	<b>TOTAL CASH OUTFLOWS</b>	<b>623,342</b>	<b>573,410</b>	<b>554,112</b>	<b>548,570</b>
<b>CASH – INFLOWS</b>					
17	Secured lending (e.g. reverse repos)	3,230	3,372	2,738	2,339
18	Inflows from fully performing exposures	58,402	57,731	57,700	59,842
19	Other cash inflows	6,922	9,441	11,139	11,555
ES-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)				
ES-19b	(Excess inflows from a related specialised credit institution)				
20	<b>TOTAL CASH INFLOWS</b>	<b>68,554</b>	<b>70,544</b>	<b>71,577</b>	<b>73,735</b>
ES-20a	<b>Fully exempt inflows</b>				
ES-20b	<b>Inflows subject to 90% cap</b>				
ES-20c	<b>Inflows subject to 75% cap</b>	<b>68,554</b>	<b>70,544</b>	<b>71,577</b>	<b>73,735</b>
<b>TOTAL ADJUSTED VALUE</b>					
21	<b>LIQUIDITY BUFFER</b>	1,113,283	1,032,150	964,617	929,794
22	<b>TOTAL NET CASH OUTFLOWS</b>	554,788	502,867	482,535	474,835
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>	203.47%	206.47%	202.24%	198.25%

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

The main factors influencing the Group's LCR are changes in the liquidity buffer, which is largely made up of highly liquid government securities and funds held with the central bank, and cash outflows, primarily related to unsecured wholesale funding.



The Financial Group uses Retail deposits as the main source of financing. More detailed information on the concentration of funding sources in note 4 to Interim financial report Šiaulių bankas AB and the bank's Group for the first half of the year 2025.

Liquidity buffer is formed of high-quality assets that can easily be converted into cash without any restrictions and with minimal losses. Due to that fact the Financial Group possesses a significant debt securities portfolio, which is highly liquid.

The Group has insignificant derivative positions consisting of forward foreign exchange contracts and derivatives linked to the prices of financial instruments. Their share of total assets is 0.27%.

The Financial Group's 99% of assets are accounted for in euro and 98 % of liabilities. Therefore it not gives rise to an inherent risk of currency mismatch in the LCR.

### Template EU LIQ2: Net Stable Funding Ratio

Scope of consolidation consolidated Quarter ending on 30 June 2025		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to <	≥ 1yr	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments	531,820				607,156
2	<i>Own funds</i>	531,820			75,336	607,156
3	<i>Other capital instruments</i>					
4	Retail deposits		2,357,726	342,852	126,879	2,649,201
5	<i>Stable deposits</i>		1,572,183	263,843	67,000	1,811,225
6	<i>Less stable deposits</i>		785,543	79,009	59,879	837,976
7	Wholesale funding:		780,054	51,649	16,444	346,336
8	<i>Operational deposits</i>					
9	<i>Other wholesale funding</i>		780,054	51,649	16,444	346,336
10	Interdependent liabilities					
11	Other liabilities:	1,053	72,601	1,096	628,738	629,286
12	<i>NSFR derivative liabilities</i>	1,053				
13	<i>All other liabilities and capital instruments not included in the above categories</i>		72,601	1,096	628,738	629,286
14	<b>Total available stable funding (ASF)</b>					<b>4,231,979</b>
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)					4,642
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool					
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		209,787	203,969	3,363,215	2,869,566
18	<i>Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut</i>					
19	<i>Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions</i>		51,495	55	35	7,787
20	<i>Performing loans to non- financial corporate clients, loans to retail and small business</i>		142,526	191,923	2,289,345	2,113,168



	customers, and loans to sovereigns, and PSEs, of which:					
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
22	Performing residential mortgages, of which:	98	104	1,012,628	677,299	
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	17	40	917,678	596,519	
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products	15,668	11,887	61,207	71,312	
25	Interdependent assets					
26	Other assets:	24,752	721	60,420	73,170	
27	Physical traded commodities					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
29	NSFR derivative assets					
30	NSFR derivative liabilities before deduction of variation margin posted			263	13	
31	All other assets not included in the above categories	24,752	721	60,420	73,157	
32	Off-balance sheet items	93,065	74,581	224,317	19,764	
<b>33</b>	<b>Total RSF</b>					<b>2,967,141</b>
<b>34</b>	<b>Net Stable Funding Ratio (%)</b>					<b>142.63%</b>

Scope of consolidation consolidated  
Quarter ending on 31 March 2025

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments	540,531				619,902
2	Own funds	540,531			79,371	619,902
3	Other capital instruments					
4	Retail deposits		2,383,888	330,406	156,508	2,692,568
5	Stable deposits		1,614,329	249,570	100,290	1,870,994
6	Less stable deposits		769,559	80,836	56,218	821,574
7	Wholesale funding:		667,164	51,160	39,815	370,167
8	Operational deposits					
9	Other wholesale funding		667,164	51,160	39,815	370,167
10	Interdependent liabilities					
11	Other liabilities:	1,517	133,589	9,117	705,878	710,437
12	NSFR derivative liabilities	1,517				
13	All other liabilities and capital instruments not included in the above categories		133,589	9,117	705,878	710,437
14	<b>Total available stable funding (ASF)</b>					<b>4,393,073</b>
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)					5,670
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool					



16	Deposits held at other financial institutions for operational purposes				
17	Performing loans and securities:	196,487	184,021	3,229,101	2,747,880
18	<i>Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut</i>				
19	<i>Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions</i>	41,921	55	604	3,637
20	<i>Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:</i>	143,951	174,282	2,200,723	2,029,731
21	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>				
22	<i>Performing residential mortgages, of which:</i>	108	65	957,728	640,268
23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>	27	29	869,437	565,162
24	<i>Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products</i>	10,507	9,619	70,046	74,245
25	Interdependent assets				
26	Other assets:	18,636	6,232	60,333	72,791
27	<i>Physical traded commodities</i>				
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>				
29	<i>NSFR derivative assets</i>				
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>			475	24
31	<i>All other assets not included in the above categories</i>	18,636	6,232	60,333	72,767
32	Off-balance sheet items	85,752	110,564	117,665	15,809
33	<b>Total RSF</b>				<b>2,842,150</b>
34	<b>Net Stable Funding Ratio (%)</b>				<b>154.57%</b>

## CREDIT RISK AND CREDIT QUALITY

### Template EU CR1: Performing and non-performing exposures and related provisions

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount							
		Performing exposures				Non-performing exposures			
					of which: purchased or originated credit- impaired financial assets				of which: purchased or originated credit- impaired financial assets
			Of which stage 1	Of which stage 2			Of which stage 2	Of which stage 3	
005	Cash balances at central banks and other demand deposits	496,334	496,334						
010	Loans and advances	3,651,422	3,427,734	223,185	503	88,856		88,756	100
020	Central banks								
030	General governments	47,443	45,888	1,555		92		92	
040	Credit institutions	3,435	3,435						
050	Other financial corporations	178,470	167,056	11,414		8		8	
060	Non-financial corporations	1,916,405	1,778,592	137,339	474	45,296		45,196	100
070	Of which SMEs	1,587,755	1,451,901	135,380	474	42,027		42,027	
080	Households	1,505,669	1,432,763	72,877	29	43,460		43,460	
090	Debt securities	697,799	696,805	994					
100	Central banks								
110	General governments	670,156	670,156						
120	Credit institutions	2,498	2,498						
130	Other financial corporations	8,989	7,995	994					
140	Non-financial corporations	16,156	16,156						
150	Off-balance-sheet exposures	543,235	528,637	14,598		1,182		1,182	
160	Central banks								
170	General governments	45,564	41,564	4,000					
180	Credit institutions	2,048	2,048						
190	Other financial corporations	19,952	18,547	1,405					
200	Non-financial corporations	394,299	385,333	8,966		1,127		1,127	
210	Households	81,372	81,145	227		55		55	
220	Total	5,388,790	5,149,510	238,777	503	90,038		89,938	100



REPORT ON RISK AND CAPITAL MANAGEMENT FOR  
THE FIRST HALF OF THE YEAR 2025

(continued)

		i	j	k	l	m	n	o	p	q	r	s
		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions								Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						On performing exposures	On non-performing exposures
		Of which stage 1	Of which stage 2	of which: purchased or originated credit-impaired financial assets	Of which stage 2	Of which stage 3	of which: purchased or originated credit-impaired financial assets					
005	Cash balances at central banks and other demand deposits	(27)	(27)									
010	Loans and advances	(38,561)	(29,349)	(9,203)	(9)	(18,856)		(18,760)	(96)	(427)	2,756,926	53,874
020	Central banks											
030	General governments	(107)	(91)	(16)		(9)		(9)			10,786	67
040	Credit institutions											
050	Other financial corporations	(1,095)	(1,034)	(61)		(8)		(8)			84,947	
060	Non-financial corporations	(21,533)	(19,050)	(2,474)	(9)	(8,832)		(8,737)	(95)	(427)	1,598,703	34,863
070	Of which SMEs	(18,191)	(15,754)	(2,428)	(9)	(7,659)		(7,659)			1,327,295	33,061
080	Households	(15,826)	(9,174)	(6,652)		(10,007)		(10,006)	(1)		1,062,490	18,944
090	Debt securities	(55)	(18)	(37)								
100	Central banks											
110	General governments	(4)	(4)									
120	Credit institutions	(2)	(2)									
130	Other financial corporations	(41)	(4)	(37)								
140	Non-financial corporations	(8)	(8)									
150	Off-balance-sheet exposures	65	65									
160	Central banks											
170	General governments											
180	Credit institutions											
190	Other financial corporations											



200	Non-financial corporations	65	65									
210	Households											
220	Total	(38,578)	(29,329)	(9,240)	(9)	(18,856)		(18,760)	(96)	(427)	2,756,926	53,874

Template EU CR1-A: Maturity of exposures

		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	No stated maturity
1	Loans and advances	496,307	281,117	1,944,441	1,456,709	594	4,179,168
2	Debt securities		303,665	381,344	12,736		697,744
3	Total	496,307	584,782	2,325,785	1,469,445	594	4,876,912

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

		a
		Gross carrying amount
010	Initial stock of non-performing loans and advances	78,457
020	Inflows to non-performing portfolios	46,412
030	Outflows from non-performing portfolios	(36,013)
040	Outflows due to write-offs	(38)
050	Outflow due to other situations	(35,975)
060	Final stock of non-performing loans and advances	88,856

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

		a	b
		Gross carrying amount	Related net accumulated recoveries
010	Initial stock of non-performing loans and advances	78,457	
020	Inflows to non-performing portfolios	46,412	
030	Outflows from non-performing portfolios	(36,013)	
040	Outflow to performing portfolio	(7,754)	
050	Outflow due to loan repayment, partial or total	(23,534)	
060	Outflow due to collateral liquidations	(896)	896
070	Outflow due to taking possession of collateral		
080	Outflow due to sale of instruments	(3,348)	3,348
090	Outflow due to risk transfers		
100	Outflows due to write-offs	(38)	
110	Outflow due to other situations	(443)	
120	Outflow due to reclassification as held for sale		
130	Final stock of non-performing loans and advances	88,856	



Template EU CQ1: Credit quality of forborne exposures

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
			Of which defaulted	Of which impaired					
005	Cash balances at central banks and other demand deposits								
010	Loans and advances	29,094	40,515	40,515	40,515	( 588)	(7,843)	52,511	26,196
020	Central banks								
030	General governments								
040	Credit institutions								
050	Other financial corporations								
060	Non-financial corporations	26,667	30,618	30,618	30,618	( 532)	(5,520)	49,944	24,681
070	Households	2,427	9,897	9,897	9,897	( 56)	(2,323)	2,567	1,515
080	Debt Securities								
090	Loan commitments given	4,829	1,003						
100	Total	33,923	41,518	40,515	40,515	( 588)	(7,843)	52,511	26,196

Template EU CQ2: Quality of forbearance

		a
		Gross carrying amount of forborne exposures
Loans and advances that have been forborne more than twice		745
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria		30,683



Template EU CQ4: Quality of non-performing exposures by geography

		a	b	c	d	e	f	g
		Gross carrying/nominal amount			Of which subject to impairment	Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing						
				Of which defaulted				
010	On-balance-sheet exposures	4,934,411	88,856	88,853	4,928,199	(57,498)		
020	Lithuania	4,793,615	88,856	88,853	4,787,403	(57,480)		
030	Latvia	80,352			80,352	(6)		
040	Other countries	60,445			60,445	(12)		
050	Off-balance-sheet exposures	544,417	1,182	1,182			65	
060	Lithuania	542,369	1,182	1,182			65	
070	Other countries	2,048						
080	Total	5,478,828	90,038	90,035	4,928,199	(57,498)	65	

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

		a	b	c	d	e	f
		Gross carrying amount			Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing					
				Of which defaulted			
010	Agriculture, forestry and fishing	48,381	429	429	48,381	(480)	
020	Mining and quarrying	5,256			5,256	(14)	
030	Manufacturing	277,991	2,554	2,554	277,991	(4,755)	
040	Electricity, gas, steam and air conditioning supply	124,161	3,754	3,754	124,161	(2,641)	
050	Water supply	26,292	1,111	1,111	26,292	(374)	
060	Construction	178,369	2,362	2,362	178,369	(4,222)	
070	Wholesale and retail trade	220,434	3,055	3,055	220,434	(2,984)	
080	Transport and storage	117,117	800	800	117,117	(1,361)	
090	Accommodation and food service activities	71,878	245	245	71,878	(215)	
100	Information and communication	7,585	64	64	7,585	(64)	
110	Financial and insurance activities	10,198	3	3	10,198	(573)	
120	Real estate activities	549,527	10,076	10,076	549,527	(6,416)	
130	Professional, scientific and technical activities	86,059	16,151	16,151	86,059	(1,570)	
140	Administrative and support service activities	154,373	3,361	3,361	154,373	(3,444)	
150	Public administration and defence, compulsory social security						
160	Education	2,348			2,348	(12)	



170	Human health services and social work activities	61,588	1,301	1,301	61,588	( 740)	
180	Arts, entertainment and recreation	14,628	2	2	14,628	( 34)	
190	Other services	5,516	28	28	5,516	( 466)	
200	Total	1,961,701	45,296	45,296	1,961,701	(30,365)	

Template EU CQ6: Collateral valuation - loans and advances

	a	b	c	d	e	f	g	h	i	j	k	l	
Loans and advances													
	Performing			Non-performing									
			Of which past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days			Of which: past due > 180 days ≤ 1 year	Of which: past due > 2 years ≤ 5 years	Of which: past due > 5 years ≤ 7 years	Of which: past due > 7 years	
						Of which past due > 90 days ≤ 180 days	Of which: past due > 180 days ≤ 1 year	Of which: past due > 1 years ≤ 2 years					
010	Gross carrying amount	3,740,278	3,651,422	22,651	88,856	54,070	34,786	10,321	7,194	11,055	4,555	473	1,188
020	Of which secured	2,888,538	2,810,242	18,625	78,296	49,195	34,555	7,705	5,208	10,163	4,404	468	1,153
030	Of which secured with immovable property	2,545,407	2,483,650	7,990	61,757	44,782	16,974	3,248	3,036	8,148	2,206		336
040	Of which instruments with LTV higher than 60% and lower or equal to 80%	443,887	436,784		7,103	5,048	2,055						
050	Of which instruments with LTV higher than 80% and lower or equal to 100%	271,861	267,990		3,871	2,157	1,714						
060	Of which instruments with LTV higher than 100%	50,986	48,726		2,260	527	1,734						
070	Accumulated impairment for secured assets	(39,728)	(25,875)	(1,640)	(13,853)	(4,401)	(9,452)	(1,092)	1,002	(3,198)	(2,687)	(343)	(1,130)
080	Collateral												
090	Of which value capped at the value of exposure	2,664,637	2,617,210	8,351	47,427	34,047	13,380	4,979	2,489	5,333	444	123	12
100	Of which immovable property	2,249,317	2,206,302	6,114	43,015	32,684	10,331	2,574	2,179	5,179	392		7
110	Of which value above the cap	8,464,356	8,189,017	21,037	275,339	198,808	76,531						
120	Of which immovable property	4,019,711	3,865,670	13,370	154,041	120,952	33,089						
130	Financial guarantees received	146,163	139,716	6,201	6,447	1,852	4,595	1,135	1,241	1,281	925	1	12
140	Accumulated partial write-off	( 427)			( 427)								(427)



Template EU CQ7: Collateral obtained by taking possession and execution processes

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Accumulated negative changes		
020	Other than PP&E	129	
030	<i>Residential immovable property</i>		
040	<i>Commercial Immovable property</i>		
050	<i>Movable property (auto, shipping, etc.)</i>	129	
060	<i>Equity and debt instruments</i>		
070	<i>Other collateral</i>		
080	<b>Total</b>	<b>129</b>	

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

		a	b	c	d	e	f	g	h	i	j	k	l
		Debt balance reduction		Total collateral obtained by taking possession									
				Foreclosed ≤ 2 years		Foreclosed > 2 years ≤ 5 years		Foreclosed > 5 years		Of which non-current assets held-for-sale			
		Gross carrying amount	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes
010	Collateral obtained by taking possession classified as PP&E												
020	Collateral obtained by taking possession other than that classified as PP&E	133		133		133							
030	<i>Residential immovable property</i>												
040	<i>Commercial immovable property</i>												
050	<i>Movable property (auto, shipping, etc.)</i>	133		133		133							
060	<i>Equity and debt instruments</i>												
070	<i>Other collateral</i>												
080	<b>Total</b>	<b>133</b>		<b>133</b>		<b>133</b>							

## INFORMATION ON CREDIT RISK MITIGATION MEASURES

Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

		Unsecured carrying amount	Secured carrying amount			Of which secured by credit derivatives
				Of which secured by collateral	Of which secured by financial guarantees	
		a	b	c	d	e
1	Loans and advances	1,368,368	2,810,800	2,664,637	146,163	
2	Debt securities	697,744				
3	<b>Total</b>	<b>2,066,112</b>	<b>2,810,800</b>	<b>2,664,637</b>	<b>146,163</b>	
4	<i>Of which non-performing exposures</i>	28,313	53,874	47,427	6,447	
EU-5	<i>Of which defaulted</i>	28,313	53,874			

## DISCLOSURE OF THE USE OF THE STANDARDISED APPROACH

### Template EU CR4 – standardised approach – Credit risk exposure and CRM effects

Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density		
	On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)	
	a	b	c	d	e	f	
1	Central governments or central banks	1,138,710		1,146,790	410	2,870	0.25%
2	Non-central government public sector entities	36,082	45,390	46,436	14,505	380	0.62%
EU 2a	Regional government or local authorities	35,526	44,879	45,880	14,301		0.00%
EU 2b	Public sector entities	556	511	556	204	380	50.00%
3	Multilateral development banks	729		729			0.00%
EU 3a	International organisations						
4	Institutions	49,318	2,048	47,157	410	12,161	25.57%
5	Covered bonds						0.00%
6	Corporates	271,690	142,937	231,535	29,321	214,303	82.15%
6.1	Of which: Specialised Lending						
7	Subordinated debt exposures and equity	41,525		41,525		102,377	246.54%
EU 7a	Subordinated debt exposures						
EU 7b	Equity	41,525		41,525		102,377	246.54%
8	Retail	490,931	102,076	488,642	21,600	366,603	71.85%
9	Secured by mortgages on immovable property and ADC exposures	2,499,059	319,671	2,488,952	123,186	1,429,788	54.74%
9.1	Secured by mortgages on residential immovable property - non IPRE	984,309	30,369	984,288	12,099	290,752	29.18%
9.2	Secured by mortgages on residential immovable property - IPRE	38,999	125	38,983	50	14,381	36.84%
9.3	Secured by mortgages on commercial immovable property - non IPRE	906,139	202,927	896,373	76,537	633,497	65.11%
9.4	Secured by mortgages on commercial immovable property - IPRE	489,944	22,445	489,944	8,978	333,828	66.91%
9.5	Acquisition, Development and Construction (ADC)	79,668	63,805	79,365	25,522	157,330	150.00%
10	Exposures in default	62,500	3,010	60,751	339	70,179	114.88%
EU 10a	Claims on institutions and corporates with a short-term credit assessment						
EU 10b	Collective investment undertakings	2,233		2,233		27,913	1250.00%
EU 10c	Other items	143,979		146,905	4,240	65,047	43.04%
11	Not applicable						
12	Total	4,736,756	615,132	4,701,655	194,011	2,291,620	46.81%



Template EU CR5 – standardised approach

	Exposure classes	Risk weight										
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%
		a	b	c	d	e	f	g	h	i	j	k
1	Central governments or central banks	1,140,443				1,695					5,062	
2	Non-central government public sector entities	60,181									760	
EU 2a	Regional governments or local authorities	60,181										
EU 2b	Public sector entities										760	
3	Multilateral development banks	729										
EU 3a	International organisations											
4	Institutions					35,787	6,422				4,960	
5	Covered bonds											
6	Corporates				0	2,222					29,152	
6.1	Of which: Specialised Lending											
7	Subordinated debt exposures and equity											
EU 7a	Subordinated debt exposures											
EU 7b	Equity											
8	Retail exposures									4,550		
9	Secured by mortgages on immovable property and ADC exposures	1				834,380	26,891	4,160		3,050	1,096	630,330
9.1	Secured by mortgages on residential immovable property - non IPRE					829,043						
9.1.1	No loan splitting applied											
9.1.2	loan splitting applied (secured)					829,043						
9.1.3	loan splitting applied (unsecured)											
9.2	Secured by mortgages on residential immovable property - IPRE						26,891	4,160		3,050		134
9.3	Secured by mortgages on commercial immovable property - non IPRE	1				5,337					1,096	630,196
9.3.1	No loan splitting applied											
9.3.2	loan splitting applied (secured)	1				5,337						630,196
9.3.3	loan splitting applied (unsecured)										1,096	
9.4	Secured by mortgages on commercial immovable property - IPRE											
9.5	Acquisition, Development and Construction (ADC)											
10	Exposures in default											
EU 10a	Claims on institutions and corporates with a short-term credit assessment											
EU 10b	Collective investment undertakings (CIU)											



EU 10c	Other items	79,802			200					6,576	
11	Not applicable										
EU 11c	Total	1,281,156			874,283	33,313	4,160		7,600	47,606	630,330

(continued)

	Exposure classes	Risk weight									
		75%	80%	90%	100%	105%	110%	130%	150%	250%	
		m	n	o	p	q	r	s	t	u	
1	Central governments or central banks										
2	Non-central government public sector entities										
EU 2a	Regional governments or local authorities										
EU 2b	Public sector entities										
3	Multilateral development banks										
EU 3a	International organisations										
4	Institutions								398		
5	Covered bonds										
6	Corporates	10,062			219,421						
6.1	Of which: Specialised Lending										
7	Subordinated debt exposures and equity				957						40,568
EU 7a	Subordinated debt exposures										
EU 7b	Equity				957						40,568
8	Retail exposures	505,513			179						
9	Secured by mortgages on immovable property and ADC exposures	194,039		88,751	309,855	1,998	20,251		131,482		
9.1	Secured by mortgages on residential immovable property - non IPRE	165,952			1,392						
9.1.1	No loan splitting applied	3,488			166						
9.1.2	loan splitting applied (secured)										
9.1.3	loan splitting applied (unsecured)	162,464			1,226						
9.2	Secured by mortgages on residential immovable property - IPRE					1,998			2,799		
9.3	Secured by mortgages on commercial immovable property - non IPRE	27,817			308,463						
9.3.1	No loan splitting applied	17,918			116,971						
9.3.2	loan splitting applied (secured)										
9.3.3	loan splitting applied (unsecured)	9,899			191,492						
9.4	Secured by mortgages on commercial immovable property - IPRE	270		88,751			20,251		23,796		
9.5	Acquisition, Development and Construction (ADC)								104,887		
10	Exposures in default				42,913					18,177	



EU 10a	Claims on institutions and corporates with a short-term credit assessment								
EU 10b	Collective investment undertakings (CIU)								
EU 10c	Other items			60,564					
11	Not applicable								
EU 11c	Total	709,614	88,751	633,889	1,998	20,251		150,057	40,568

(continued)

	Exposure classes	Risk weight				Total	Of which unrated
		370%	400%	1250%	Other		
		v	w	x	y	z	aa
1	Central governments or central banks					1,147,200	12,652
2	Non-central government public sector entities					60,941	60,941
EU 2a	Regional governments or local authorities					60,181	60,181
EU 2b	Public sector entities					760	760
3	Multilateral development banks					729	
EU 3a	International organisations						
4	Institutions					47,567	14,932
5	Covered bonds						
6	Corporates					260,856	243,228
6.1	Of which: Specialised Lending						
7	Subordinated debt exposures and equity					41,525	41,282
EU 7a	Subordinated debt exposures						
EU 7b	Equity					41,525	41,282
8	Retail exposures					510,242	510,242
9	Secured by mortgages on immovable property and ADC exposures				365,854	2,612,137	2,612,137
9.1	Secured by mortgages on residential immovable property - non IPRE					996,386	996,386
9.1.1	No loan splitting applied					3,654	3,654
9.1.2	loan splitting applied (secured)					829,043	829,043
9.1.3	loan splitting applied (unsecured)					163,690	163,690
9.2	Secured by mortgages on residential immovable property - IPRE					39,032	39,032
9.3	Secured by mortgages on commercial immovable property - non IPRE					972,910	972,910
9.3.1	No loan splitting applied					134,889	134,889
9.3.2	loan splitting applied (secured)					635,534	635,534
9.3.3	loan splitting applied (unsecured)					202,487	202,487



9.4	Secured by mortgages on commercial immovable property - IPRE				365,854	498,922	498,922
9.5	Acquisition, Development and Construction (ADC)					104,887	104,887
10	Exposures in default					61,090	61,090
EU 10a	Claims on institutions and corporates with a short-term credit assessment						
EU 10b	Collective investment undertakings (CIU)			2,233		2,233	2,233
EU 10c	Other items				4,003	151,145	151,145
11	Not applicable						
EU 11c	Total			2,233	369,857	4,895,666	3,709,882

## COUNTERPARTY CREDIT RISK

### Template EU CCR1 – Analysis of CCR exposure by approach

		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)				1,4				
EU-2	EU - Simplified SA-CCR (for derivatives)	262	2,885		1,4	4,407	4,407	4,407	2,777
1	SA-CCR (for derivatives)				1,4				
2	IMM (for derivatives and SFTs)								
2a	<i>Of which securities financing transactions netting sets</i>								
2b	<i>Of which derivatives and long settlement transactions netting sets</i>								
2c	<i>Of which from contractual cross-product netting sets</i>								
3	Financial collateral simple method (for SFTs)								
4	Financial collateral comprehensive method (for SFTs)					30,720	30,665	30,665	21,601
5	VaR for SFTs								
6	<b>Total</b>					<b>35,127</b>	<b>35,072</b>	<b>35,072</b>	<b>24,378</b>

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

	Exposure classes	Risk weight											Total exposure value	
		a	b	c	d	e	f	g	h	i	j	k		
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others		
1	Central governments or central banks													
2	Regional government or local authorities													
3	Public sector entities													
4	Multilateral development banks													
5	International organisations													
6	Institutions					1,045						1,115	2,160	
7	Corporates				10,060					22,809			32,868	
8	Retail							44					44	
9	Institutions and corporates with a short-term credit assessment													
10	Other items													
11	<b>Total exposure value</b>				<b>10,060</b>	<b>1,045</b>		<b>44</b>	<b>22,809</b>		<b>1,115</b>	<b>35,072</b>		



Template EU CCR5 – Composition of collateral for CCR exposures

		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
Collateral type		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency								
2	Cash – other currencies								
3	Domestic sovereign debt								
4	Other sovereign debt								
5	Government agency debt								
6	Corporate bonds								
7	Equity securities	25,536							
8	Other collateral								
9	Total	25,536							

Šiaulių bankas AB has no credit derivatives and no positions in the main counterparties.





(continued)

	j	k	l	m	n	o	EU-p	EU-q
	RWEA (by regulatory approach)				Capital charge after cap			
	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1 250 % RW	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1 250 % RW
<b>1 Total exposures</b>			184,636				14,771	
2 Traditional) transactions			63,475				5,078	
3 Securitisation			63,475				5,078	
4 Retail			63,475				5,078	
5 Of which STS								
6 Wholesale								
7 Of which STS								
8 Re-securitisation								
9 Synthetic transactions			121,161				9,693	
10 Securitisation			121,161				9,693	
11 Retail underlying			121,161				9,693	
12 Wholesale			184,636				14,771	
13 Re-securitisation								

Template EU-SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor

Not relevant

Template EU-SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments

	a	b	c
	Exposures securitised by the institution - Institution acts as originator or as sponsor		
	Total outstanding nominal amount	Of which exposures in default	Total amount of specific credit risk adjustments made during the period
<b>1 Total exposures</b>	600,165	14,922	0
2 Retail (total)	600,165	14,922	0
3 residential mortgage			
4 credit card			
5 other retail exposures	600,165	14,922	0
6 re-securitisation			
7 Wholesale (total)			
8 loans to corporates			
9 commercial mortgage			
10 lease and receivables			
11 other wholesale			
12 re-securitisation			



## MARKET RISK

Template EU MR1 - Market risk under the standardised approach

		a
		RWEAs
<b>Outright products</b>		
1	Interest rate risk (general and specific)	13,371
2	Equity risk (general and specific)	50
3	Foreign exchange risk	0
4	Commodity risk	
<b>Options</b>		
5	Simplified approach	
6	Delta-plus approach	
7	Scenario approach	
8	Securitisation (specific risk)	
9	Total	13,421

## DISCLOSURE OF INTEREST RATE RISK FOR POSITIONS NOT INCLUDED IN THE TRADING BOOK

Table EU IRRBBA - Qualitative information on interest rate risks of non-trading book activities

Bank identifies the following sources of interest rate risk: GAP (repricing) risk; option risk, basis risk. Bank calculate changes in net interest income (over 1 year period) and changes in economic value of equity. Bank manages IRRBB risk using asset and liability management – debt securities portfolio formation principles and deposit pricing according to its term.

Bank is calculating net interest income and economic value of equity measures on the monthly basis.

Bank measures changes in earnings using 200 bp up/down interest rate scenario. The impact of interest rates shocks on EVE is assessed based on scenarios 1-6 set out in annex III in guidelines EBA/GL/2018/02 and EBA/RTS/2022/10.

Stress testing baseline scenario is build using interest rate 10 year period historical data and market interest rate forecast for the upcoming year. Adverse scenarios is calculated from interest rate historical data covering the 2008 financial crisis.

IRRBB hedging is not applicable.

Cash flows are modelled according to their repricing or maturity dates which are either contractually fixed or based on behavioural (prepayments for fixed interest rate loans, core part for non-maturing deposits. term deposit early termination) assumptions. Cash flows are modelled dependent on interest rate scenarios and including behaviour and automatic optionality. Euribor forward rates are used for cash flow repricing in the future. In EVE calculation embedded option valuation is included.

EVE and NII measures are significant, because Bank has defined IRRBB risk appetite and set risk limits (EVE and NII) based on risk appetite. Average repricing maturity for retail non-maturity deposits 0,87 years and 0,50 years for wholesale non-financial non-maturity deposits; Longest repricing maturity of non-maturity deposits 2,0 years.

Template EU IRRBB1 - Interest rate risks of non-trading book activities

Supervisory shock scenarios		a	b	c	d
		Changes of the economic value of equity		Changes of the net interest income	
		Current period	Last period	Current period	Last period
1	Parallel up	16,377	(1,039)	41,068	38,408
2	Parallel down	(461)	18,570	(41,259)	(38,867)
3	Steepener	(4,717)	(6,803)		
4	Flattener	7,164	6,325		
5	Short rates up	12,272	6,509		
6	Short rates down	(8,480)	(4,410)		

## MREL

EU KM2: Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities

		a	b	c	d	e	f
		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)				
		T	T	T-1	T-2	T-3	T-4
<b>Own funds and eligible liabilities, ratios and components</b>							
1	Own funds and eligible liabilities	1,213,828					
EU-1a	Of which own funds and subordinated liabilities	607,156					
2	Total risk exposure amount of the resolution group (TREA)	2,724,366					
3	Own funds and eligible liabilities as a percentage of the TREA	0.4455					
EU-3a	Of which own funds and subordinated liabilities	0.2229					
4	Total exposure measure (TEM) of the resolution group	5,351,464					
5	Own funds and eligible liabilities as percentage of the TEM	0.2268					
EU-5a	Of which own funds or subordinated liabilities	0.1135					
6a	Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5 % exemption)						
6b	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3,5 % exemption)						
6c	If a capped subordination exemption applies in accordance with Article 72b (3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks <i>pari passu</i> with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks <i>pari passu</i> with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)						
<b>Minimum requirement for own funds and eligible liabilities (MREL)</b>							
EU-7	MREL expressed as a percentage of the TREA	0.2273					
EU-8	Of which to be met with own funds or subordinated liabilities	0.1350					
EU-9	MREL expressed as a percentage of the TEM	0.0720					
EU-10	Of which to be met with own funds or subordinated liabilities	0.0720					



## DISCLOSURE OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE RISKS (ESG RISKS)

Qualitative information on Environmental risk, on Social risk and on Governance risk

### BUSINESS STRATEGY AND PROCESSES

In 2024, Artea Bankas (until 2025 May – Šiaulių bankas) introduced its long-term strategy for 2024–2029, aiming to become the leading bank in the Lithuanian banking sector by 2029. The bank is committed to delivering the best customer experience, being the top choice in customers' minds, outpacing market growth in both customer base and loan portfolio, and generating a strong double-digit return for investors.

Strategic priorities:

- Implementation of a new core banking platform,
- Customer-centric approach,
- Commitment to a Phygital strategy,
- Regulatory compliance,
- Brand transformation,
- ESG.

Strengthening the ESG area is one of the strategic priorities. The ESG strategy is an integral part of the Group's strategy and initiatives will continue to be implemented in relation to the key strategic directions in the area of ESG:

- **Environment:** Reducing environmental impact,
- **Social:** Developing access to services and engaged employees,
- **Governance:** Responsible operations, transparency and reliable services.

In 2024, the Group conducted a **Double Materiality Assessment**, evaluating risks and opportunities that could financially impact the Group's operations (financial materiality) and assessing the Group's positive and negative impacts on the environment and society (impact materiality). Following a comprehensive Double Materiality Assessment, the key material topics (including sub-topics and sub-sub-topics) were identified:

- Climate change (climate change mitigation, adapting to climate change, energy).
- Own workforce (working conditions (fair pay, social dialogue, freedom of association, collective bargaining, health and safety), equal treatment and equal opportunities for all (gender equality and equal pay for work of equal value, training and skills development), other work-related rights (privacy)).
- Consumers and end-users (information-related impacts on consumers and/or end-users (privacy, access to (quality) information), social inclusion of consumers and/or end-users (non-discrimination, access to products and services, responsible marketing)
- Business ethics (corporate culture, corruption and bribery).



The Double Materiality Assessment process and results (materiality matrix) and the interaction between material impacts, risks, and opportunities with the strategy and business model are detailed in the Artea Group's (formerly - Šiaulių Bankas Group's) 2024 Sustainability Report, which is part of the Bank's Financial Statements and Annual Report for 2024.

Science Based Targets initiative (SBTi). In January 2024, the Bank joined the international Science Based Targets initiative (SBTi) as part of its commitment to actively contribute to climate change mitigation. The Bank has pledged to become climate-neutral by 2050 and to set near-term targets aligned with the trajectory for achieving the 2050 goals. By joining this initiative, the Bank has committed to defining targets and measures for reducing greenhouse gas (GHG) emissions within the next two years and ensuring their alignment with the SBTi standards. In July of 2025 Bank's Management Board has approved Artea Group's decarbonization plan (GHG reduction plan) and is currently preparing for target validation process in accordance with SBTi.

In 2025, when reviewing ESG strategy, which is an integral part of the Group's strategy, it is planned to consider the results of the Double Materiality Assessment and the identified material topics, also taking into account decarbonization planned (GHG reduction plan) approved by the Bank's Management Board's.

**Green Products and Energy Efficiency-Oriented Products.** The Bank offers its clients green and energy efficiency-focused products, aiming to expand the availability of sustainable financial services. The green product categories are: green mortgage loans, special terms for leasing electric and hybrid vehicles, and projects to improve business sustainability.

In 2024, the Bank issued €14.7 million in green home loans that comply with the requirements of the EU Taxonomy Regulation (Regulation (EU) 2020/852). In comparison, in 2023, the Bank issued €9.74 million in such loans. The development of green home financing enables the Bank to offer its clients more favorable conditions for purchasing environmentally friendly housing. For the 2024 financial year, the Bank discloses information on the share of taxonomy-aligned and taxonomy-eligible assets within its total assets in the Artea Group's (formerly - Šiaulių Bankas Group's) 2024 Sustainability Report.

Artea bankas contributes to the development of renewable energy projects in the country – in 2024, it financed the acquisition and installation of solar and wind power plants for almost EUR 55 million.

Loans on more favorable terms are available for electric and hybrid vehicles, which contribute to a more sustainable environment. The purpose of financing such cars is to make more environmentally friendly vehicles more affordable and to encourage buyers to seriously consider purchasing them. The main advantage offered to clients is more attractive interest rates.

The Bank is the main financing partner for multi-apartment building modernization projects in the country. Over the period 2011-2023, the Bank has financed multi-apartment building renovation projects worth EUR 1 billion.

In 2025, the Bank will continue to focus on financing other projects that improve business sustainability, such as:

- Renewable energy,
- Energy efficiency improvement projects,
- Waste management projects,



- Emission reduction projects,
- Sustainable forestry projects,
- Water and wastewater management projects.

Šiaulių Bankas places significant emphasis on commitments related to environmental requirements, social responsibility, employee health and safety, business ethics, and governance. The Bank continuously improves its operations and raises its standards, expecting that clients and suppliers it collaborates with will adhere to similar commitments and/or standards.

**Clients.** Bank's customers are direct beneficiaries of the Bank's and the Group's products and services. Customers maintain direct relations with the Group, perform various operations, such as opening accounts, taking out loans, using investment products or other Group services.

The Bank, in accordance with the requirements of relevant legal acts, has regulated rules, processes and systems that it uses to get to know its customers as best as possible both before the start of business relations and during business relations. Knowing the customer before starting business relations includes the following main stages: establishing, verifying and updating the identity of the customer and the beneficiary; collecting, verifying and assessing information about the customer; assessing the acceptability of the customer, etc. Meanwhile, continuous knowing the customer during business relations includes the following main stages: periodic and ad-hoc updates of knowing the customer information and internal analysis and assessment processes.

During the customer due diligence process, all information related to the customer and submitted to the Bank is collected, verified and assessed, including information about the customer's beneficiaries - controlling legal entities and/or individuals.

When making decisions on lending to business customers, the Bank is guided by the requirements of legal acts and has separate specialized Bank procedures and processes that regulate in detail the actions related to the lending process and the principles of credit risk management. During the lending process, not only the specifics of the customer's activities and financial indicators are assessed, but also the customer's business management (history, experience of shareholders and managers) and shareholder structure (control and economic relations, influence on the company's financial management). Possible problems with the company's management or fundamental changes that may result in significant strategic changes in operations, affect the company's reputation, etc. are also taken into account. When determining the company's risk group, the final result is influenced by the reputation and experience of shareholders and managers, for which appropriate scores are assigned.

During the credit risk assessment (rating) process of business customers, potential changes in customer risk due to ESG risk (together with increased climate and environmental risk) are assessed. Therefore, in order to meet the supervisory requirements applicable to the Bank, the Bank has included ESG risk assessment of customers in the business customer lending process:

- The Bank provides an ESG risk questionnaire to business clients, aiming to determine their ESG risk level and encourage them to implement ESG risk mitigation measures in their operations. The questionnaire consists of both qualitative and quantitative questions and covers all three ESG components: environmental, social, and governance risks.
- The Bank also collects clients' GHG data alongside their annual financial statements.



- The ESG risk assessment is integrated into the business client credit risk assessment (rating) process and client risk monitoring process.
- The ESG risk evaluation influences credit risk assessment and pricing, with social and corporate governance factors embedded into the business client rating system.
- Internal policies ensure proper risk management, while internal control measures secure the implementation of ESG principles.

In 2024, the ESG risk assessment process and methodology were updated based on the results of the significantly revised Climate and Environmental Risk Materiality Assessment, as well as in alignment with relevant regulations and methodologies.

**Suppliers.** The Bank's approach to supplier relationships is based on expectations outlined in the policy "Prevention of Corruption and Unacceptable Conduct" which requires suppliers to comply with ESG requirements. In cases of non-compliance, the situation is assessed, and the Bank reserves the right to terminate the collaboration. To maintain responsible and transparent relationships, the Bank actively monitors and evaluates its suppliers, ensuring adherence to ethical standards and legal requirements. This proactive approach mitigates risks and ensures that the Bank's operations remain sustainable and responsible.

The "Supplier Code of Conduct," approved by the Bank's Board, reflects the Group's commitment to fostering sustainable partnerships with suppliers. This document establishes minimum obligations and ethical business conduct standards expected from all suppliers.

The Bank conducts a supplier due diligence process to identify, assess, and manage any potential or actual negative impact on society and the environment caused by major suppliers. This process includes analyzing supplier-provided information and implementing additional measures to ensure supply chain responsibility. The due diligence process consists of:

- Questionnaire Submission – Major suppliers receive a comprehensive due diligence questionnaire to evaluate their impact and ESG risk mitigation measures. The questionnaire includes qualitative and quantitative questions covering all three ESG aspects: environmental, social, and governance risks.
- Response Analysis – Supplier responses are reviewed to assess potential impacts. The questionnaire is aligned with the Group's Supplier Code of Conduct, ensuring consistency with the Bank's strategic goals and values.
- Request for Additional Documents – If the answers to the questionnaire are not sufficient to assess the risk, additional documents or evidence may be requested.

The Bank regularly reviews the effectiveness of supplier risk management and conducts additional assessments in the event of significant changes. While the current process focuses on major suppliers, the Bank plans to expand and refine the due diligence scope over time to ensure comprehensive impact management.

## Management

Different management bodies are responsible for managing ESG risk and ESG strategy in the Bank and Group companies.



#### **Bank's Supervisory Council:**

- At the level of the Bank's Supervisory Council, the Chairperson of the Supervisory Council is responsible for the area of ESG;
- Approves the Group's strategy, including the ESG strategy, which is an integral part of the Group's strategy;
- Approves the Bank's Risk Management Strategy and Risk Appetite Statement (together with ESG key risk indicators).

#### **Bank's Management Board:**

- At the level of the Bank's Management Board, direct oversight of ESG risk management is the responsibility of a member of the Management Board, who is also the Bank's Chief Risk Officer (CRO) holding the position of the Head of the Bank's Risk Management Division, and who has the ability to raise issues directly with the Management Board, the Risk Committee, and the Supervisory Council as necessary.
- The Bank's Management Board approves the ESG risk impact assessment for the Bank's operations, as well as the Climate and environmental risk materiality assessment and the Business environment scan (**once a year**).
- The Bank's Management Board is the top-level governance body responsible for aligning and integrating the ESG strategy into the Group's strategy and submitting it to the Bank's Supervisory Council for approval, as well as for the **annual** review of the implementation of the ESG strategy and the formulation of the strategic objectives of ESG within the context of the Group's strategy.

#### **Risk Committee:**

- Oversees ESG risk management in the Bank (**quarterly**);
- Conducts periodic monitoring of ESG risk indicators and overall ESG risk management (**quarterly**).
- Considers, on a proposal from the Bank's Management Board, changes to the ESG key risk indicators approved by the Supervisory Council;
- Conducts a deep dive into detailed ESG analyses as required.

#### **Audit Committee**

- Oversees the process of ensuring the integrity of the Bank's and Group's annual reports, including sustainability information.

#### **Nomination Committee**

- Monitors and assesses whether the Bank's governing bodies and key function holders have the core competencies required, including ESG risk management competencies.

#### **Risk Management Committee:**

- The Chief Risk Officer (CRO) chairs the Bank's Risk Management Committee;
- Oversees ESG risk management in the Bank (**monthly**);
- Conducts periodic monitoring of ESG risk indicators and overall ESG risk management (**monthly**).

#### **Sustainable Action Group:**

- The Sustainable Action Group is chaired by the Sustainability Officer;
- The Sustainable Action Group is composed of a total of 13 members from 7 different divisions (Chief Risk Officer, Director of the Risk Department, Director of the Credit Risk Management and Control Department, Director of the Product Development Department, Director of the



Compliance Department, Director of the Personnel Department, the Sustainability Officer and other managers and specialists participate in the activities);

- The Sustainable Action Group is an advisory body on ESG risks and on the development of the ESG strategy, and conducts **quarterly** oversight of the implementation of the ESG strategy.

**Other structural units, committees and functions:**

- Banking Product Committee – responsible for the development of banking products, including green products, as well as products focused on improving energy efficiency and promoting a sustainable business model, and ESG risks are among the risks assessed in product development.
- Loan Committee – decides whether to grant loans to clients. The ESG risk class is also taken into account when considering lending.
- Retail Banking and Corporate Banking Divisions – provide financing proposals to clients, also focused on improving energy efficiency and promoting a sustainable business model. Assesses the level of ESG risk of clients (first line of defence).
- Investment services – when investing, effort is made to avoid the negative impact of ESG risks on the price and liquidity of securities in the long term, and therefore compliance with the ESG criteria is assessed.
- Non-Financial Risks Department coordinates ESG risk management and control processes within the Group (second line of defence), prepares internal legal acts to manage the risk, and oversees their implementation.
- Compliance Department – performs an internal control function of the ESG risk management system for compliance with legal acts (the second line of defence), and also performs compliance inspections.
- Internal Audit – the third line of defence, carrying out independent ESG audits on a risk basis, assessing the effectiveness of the ESG risk management control framework, making recommendations to strengthen the effectiveness of the ESG risk management control framework, and monitoring the implementation of the recommendations. Provides materials to the Bank's Audit Committee on issues identified during audits, recommendations made and their implementation. Advises on ESG risk management issues as needed.

Part of the activities of the Group companies (Artea Life Insurance UAB (formerly - Life insurance company SB Draudimas UAB), Artea Asset Management UAB (formerly - SB Asset Management UAB), Artea Lizingas UAB (formerly - SB Lizingas UAB)) are integrated into the Bank's activities, therefore the above-mentioned Bank's committees and commissions deal with the ESG risk management issues of the subsidiaries. However, the subsidiaries have committees dedicated solely to their activities.

The Bank also has a **Labour Council**, made up of 11 staff members elected by secret ballot and holding various positions in the Bank. The activities of the Council are governed by its rules of procedure. It actively cooperates with the Bank's Human Resources, Asset Management and Administration and other departments, providing proposals that, among other things, reflect the ESG topics of interest to employees, in order to find the best solutions for the well-being of employees. The Group companies Artea Life Insurance UAB (formerly - Life insurance company SB Draudimas UAB) and Artea Asset Management UAB (formerly - SB Asset Management UAB) also have Labour Councils, which operate on a similar basis to the Labour Council of the Bank.

More information in the Artea Group's (formerly - Šiaulių Bankas Group's) 2024 Sustainability Report.

**Integration of sustainability-related performance in incentive schemes.** The Group's remuneration system is currently not directly linked to the achievement of sustainability objectives (including the



reduction of greenhouse gas (GHG) emissions). However, ESG objectives can be measured in terms of the achievement of the overall objectives of the organisation or assigned to specific posts with direct responsibility for this area. Currently, performance measurement is not directly based on specific sustainability-related targets or their impact, nor are ESG performance indicators considered as benchmarks for performance measurement or integrated into remuneration policies. However, the Group regularly reviews its remuneration system and its publicly disclosed Remuneration Policy and would, therefore, consider future improvements to better integrate sustainability objectives into its incentive and remuneration framework.

## Risk management

Bank's ESG risk management contains of:

<b>Components of the ESG risk management system:</b>	<b>Processes within the Bank:</b>	
<i>Risk identification</i>	Identification of ESG risks (Double Materiality Assessment); Climate and environmental risk materiality assessment; Business environment scan.	<p>The Risk Management Strategy defines the Group's policy for identifying, assessing and managing risks.</p> <p>The risk appetite statement defines the level of risk that the Group is willing to take in order to achieve its business objectives.</p>
<i>Risk assessment</i>	Risk assessment process (Risk Map); GHG emissions from financing and investment activities; Stress testing and evaluation of results as part of the Internal Capital Adequacy Assessment Process (ICAAP); Green asset indicator	
<i>Risk management</i>	Managing ESG risk as a distinct type of risk; Integrating ESG risk management into the management of other financial and non-financial risks.	
<i>Risk monitoring and reporting</i>	Internal reporting (see page 195 of the statement for details on the functions of the governing bodies); External reporting (public disclosure).	

In 2024, the Bank continued to improve its ESG risk management framework by significantly updating its Climate and environmental risk materiality assessment, which has been linked to the Double Materiality Assessment, as well as by conducting a comprehensive Business environment scan, updating the Risk Appetite Statement accordingly, and reviewing and updating the ESG risk indicators. The climate and environmental risks and the assessment of their impacts are a regular process in the Bank, which is assessed at each review of the Group's strategy and Risk Management Framework. The Group's new strategy (2024-2029) identifies the strengthening of ESG standards as one of the key strategic directions.

From the beginning of year 2026 new European Banking Authority (EBA) Guidelines on the management of ESG risks (EBA/GL/2025/01) comes into force for the Bank. Currently the Bank is working on updating Business environment scan (in relation with climate-related and environmental risks) and Climate-related and environmental risk materiality assessment for 2025, also implementing the requirements of the aforementioned guidelines.

## Climate and environmental impact assessment

The Climate and environmental risk materiality assessment looks at the impact of physical and transition risks on the Bank's activities, in terms of both financial and non-financial risks. The Climate and



environmental risk materiality assessment and the Business environment scan are carried out at least once a year and approved by the Management Board of the Bank.

Use of Climate and environmental risk materiality assessment and the Business environment scan from a climate and environmental risk assessment perspective:

- part of the Group’s Self-Assessment (risk assessment) process (once a year);
- the results and findings of the Climate and environmental risk materiality assessment and the Business environment scan feed into the review of the Bank’s strategy (which also integrates ESG topics);
- they can also be used in the review of the Group’s Risk Management Strategy and Risk Appetite Statement;
- in other internal processes, such as determining the level of client ESG risk, stress testing, determining ESG risk indicators, etc.

In 2024, when Climate and environmental risk materiality assessment was carried out, it included a detailed assessment of the impact of physical and transition risks on the following risks: credit, market, liquidity, operational and reputational, compliance and strategic (business model) risks, as well as the main sectors and portfolios financed by the Bank. The assessment identified the main risk drivers, risk transmission channels, assessed the impact of risks over different time horizons (short-, medium and long-term), and determined the final level of risk after assessing the Bank’s risk management measures to mitigate these risks.

The Climate and environmental risk materiality assessment allows the Bank to get a holistic view and to direct its risk management strategy accordingly.

The impact of climate and environmental risks on the Bank’s standard financial and non-financial risks may vary from period to period. The Bank assesses the significance of climate and environmental risks by focusing on the following time periods:

<b>Period</b>	<b>YEARS</b>
<i>Short-term</i>	<1
<i>Medium</i>	1-5
<i>Long-term</i>	5-30

Following the identification of potential transition and physical risk drivers, their transmission channels, and the assessment of the measures taken by the Bank to mitigate these risks, the impact and materiality of these risks in the context of the Bank’s operations are further assessed. Although climate and environmental risks and their impact were assessed in the context of the Bank’s various financial and non-financial risks, material impacts were observed for the following risk categories: credit risk, reputational risk and strategic (business model) risk:

<b>Climate and environmental risk category</b>	<b>Risk category</b>	<b>Impact</b>	<b>Time horizon</b>	<b>Material risks</b>
<i>Transition risks</i>	Credit risk	The impact is considered to be negligible in this period due to the short time horizon and the likelihood of the risk drivers occurring. In addition, the Bank has various risk management tools in place which are deemed sufficient to manage the risks arising in the short term.	Short-term	No
			Medium	Yes



		The main impact in the medium and long term comes from the potential impact of transition risk on the Bank's clients, which arises from changing investor and client preferences, as well as from the changing regulatory environment, which creates the need to transform the business model for the Bank's clients. Impacts on the activities of the Bank's clients may affect their credit risk and the Bank's financial performance.	Long-term	Yes
	Reputational risk	The impact is considered to be negligible in this period due to the short time horizon and the likelihood of the risk drivers occurring, and the Bank has limited investments to highly polluting sectors.	Short-term	No
		The impact of transition risk on the Bank's reputational risk has a tendency to increase in the medium to long term, depending on the measures taken by the Bank's clients to manage this risk, their ability to adapt to changes and the Bank's own ability to adequately manage the climate and environmental risks.	Medium	Yes
			Long-term	Yes
	Strategic (business model) risk	The impact is considered to be negligible in this period due to the short time horizon and the likelihood of the risk drivers occurring, and the Bank's actions (strategic direction) are in line with current investor expectations.	Short-term	No
		The impact is significant in the medium to long term due to the increasing focus on climate and environmental risk, both from the Bank's supervisors and due to the needs of investors and the Bank's clients.	Medium	Yes
			Long-term	Yes
<i>Physical risks</i>	Credit risk	The impact is considered to be negligible in this period due to relatively short time horizon and the likelihood of the risk drivers occurring. In addition, the Bank has various risk management tools in place, which are currently considered sufficient to manage the risks in the short term.	Short-term	No
			Medium	Yes
			Long-term	Yes
	Reputational risk	The impact is considered to be negligible in this period due to the short time horizon and the likelihood of the risk drivers	Short-term	No



	occurring. In addition, the Bank has various risk management tools in place, which are currently considered sufficient to manage the risks in the short term.		
	In the medium to long term, the impact of physical risk on the Bank's reputational risk has a tendency to increase due to the degree of uncertainty and potential impact of physical events on the Bank's clients and on the Bank's own ability to adequately manage the climate and environmental risks.	Medium	Yes
		Long-term	Yes
Strategic (business model) risk	The impact is considered to be negligible in this period due to the short time horizon and the likelihood of the risk drivers occurring. In addition, the Bank has various risk management tools in place, which are currently considered sufficient to manage the risks in the short term.	Short-term	No
		Medium	Yes
	The impact is significant in the medium to long term due to the increasing focus on climate and environmental risk, both from the Bank's supervisors and due to the needs of investors. Also due to the degree of uncertainty and potential impact of physical events on the Bank's clients and on the Bank's own ability to adequately manage the climate and environmental risks.	Long-term	Yes
<i>Overall assessment</i>	The impact in the short term is considered to be insignificant due to the relatively short time horizon, the likelihood of occurrence of the risk drivers and the measures taken by the Bank to manage these risks. In the medium to long term, the level of risk tends to increase mainly due to increasing regulatory requirements for both the Bank and its clients and the additional need for resources to meet new requirements, as well as the changing expectations and priorities of investors and clients focused on more sustainable solutions. The impacts on strategic and business risks in the longer term reflects the need to focus on climate and environmental risk management and the continuous improvement of the risk management framework.	Short-term	No
		Medium	Yes
		Long-term	Yes



## Transition risks

The materiality of transition risk drivers to credit risk is assessed both qualitatively by analysing the legal environment, best practices and international methodologies applied in the financial sector (e.g., the recommendations of the Task Force on Climate-Related Financial Disclosures, the reports of the European Banking Authority, the Fit for 55 toolkit and information on the related legislation). The materiality assessment also uses internal information, such as GHG emissions from financing activities, and takes into account the Bank's existing methodology (e.g., sectors with high ESG risk) and the Bank's climate and environmental risk management measures. The impacts of transition risks are assessed for the largest sectors (real estate, construction, manufacturing, trade and transport, agriculture) and segments (retail clients and corporate clients) financed by the Bank over different time horizons: short-term (<1 year), medium (1-5 years) and long-term (5-30 years).

Following the update of the Climate and environmental risk materiality assessment in 2024 and taking into account the potential impacts of transition risks on individual sectors, the Bank has also updated the ESG Risk Assessment for Corporate Clients (methodology and process). The share of the Bank's corporate loan portfolio in sectors with high ESG risk (with a focus on transition risk) is relatively low (page 235). According to the methodology currently used, the Bank has identified the following sectors of economic activity where corporate clients may have the highest transition risk: agriculture, forestry and fishing, mining and quarrying; manufacturing; electricity, gas, steam and air conditioning supply; water supply, sewage treatment, waste management and remediation; and construction, transport and real estate affairs. The Bank operates in Lithuania and therefore the exposures presented in the table are limited to loans to business clients with operations in Lithuania.

## Physical risks

In 2024, the Bank supplemented its earlier materiality assessment of physical risks with a more detailed and comprehensive materiality assessment of physical risks. The following physical risk categories and their impact on credit risk were assessed:

- Extreme weather events;
- Chronic weather events;
- Environmental physical risks – water scarcity, loss of biodiversity, impacts on soils (including soil degradation and erosion), destruction of habitats, dwindling resources, pollution.

### *Methodology*

The Bank uses a variety of publicly available studies, tools and sources to assess the impact of physical risks. For example, the Study on Climate Change Risks by the Middle of the 21st Century (by the Hydrometeorological Service) and the Study of Soil Degradation and Erosion, Coastal Erosion and Solifluction in Lithuania (by Assoc. Prof. Dr. Jonas Volungevičius, Prof. Dr. Darijus Veteikis and Dr. Laurynas Jukna), ThinkHazard!, Aqueduct tools. The analysis of environmental physical risks is based on policies and strategic plans of the European Union and Lithuania, as well as legislation and other sources. However, due to the lack of tools and sources, the analysis of environmental physical risks is of a more qualitative nature. Climate risk analysis (extreme and chronic weather events), on the other hand, is based on qualitative and quantitative approaches.



### *Scope of the assessment*

The materiality assessment uses the Bank's internal information, such as information on collateral (pledged real estate – registered address of the property, value of collateral). This internal information is then combined with physical risk maps (e.g., a flood map) to determine the proportion of the Bank's collateral that is exposed to future flood risk. The Bank's climate and environmental risk management measures (e.g., monitoring of insurance conditions) are also taken into account when determining the final (residual) risk level. Flood risk is the most relevant physical climate risk identified. It affects a wide range of sectors in which real estate is used as collateral.

Climate risk impacts are assessed for the largest sectors (real estate affairs, manufacturing and trade), segments (retail clients and corporate clients) and products (mortgage loans, consumer loans, other loans) financed by the Bank.

The impacts of individual environmental risks are also assessed for other sectors financed by the Bank. Other environmental risks assessed include water scarcity, land use change, resource scarcity, biodiversity loss, destruction of habitats and pollution risks due to their environmental impacts in sectors such as agriculture, energy, manufacturing and construction. Land use change risks are relevant to the agriculture and construction sectors because of their potential impact on land and its characteristics. The water supply and waste recycling sectors, as well as the mining and quarrying sector, are exposed to resource scarcity and pollution risks. The impact assessment is carried out over different time horizons: short-term (<1 year), medium (1-5 years) and long-term (5-30 years).

Where possible, the Bank uses climate projections (Representative Concentration Pathways, or RCPs; Shared Socioeconomic Pathways, or SSPs) to better assess the impacts of climate change in the long term, or other available scenarios based on the source of information (e.g., realistic, optimistic and pessimistic scenarios). In other cases, qualitative expert judgement is used to determine how physical risk events may affect individual sectors or segments financed by the Bank, based on the sources mentioned above.

More information on transition and physical risks in the Šiaulių Bankas Group's 2024 Sustainability Report.

### **Memberships and Commitments**

Partnership for Carbon Accounting Financials (PCAF). Recognizing that the majority of financial institutions' greenhouse gas (GHG) emissions and environmental impact originate from financing activities, the Bank joined the Partnership for Carbon Accounting Financials (PCAF) initiative at the beginning of 2023. The goal of this initiative is to help financial institutions measure and disclose GHG emissions from their financing and investment activities (Scope 3, Category 15 under the Greenhouse Gas (GHG) Protocol). The Bank selected the PCAF methodology due to its widespread recognition and applicability within the financial sector, as well as its alignment with the Bank's loan and securities portfolio data. Additionally, the PCAF methodology is based on the GHG Protocol, which the Bank follows when calculating its Scope 1 and 2 emissions, as well as other Scope 3 categories.

Science Based Targets initiative (SBTi). Bank as part of its commitment to actively contribute to climate change mitigation. The Bank has pledged to become climate-neutral by 2050 and to set near-term targets aligned with the trajectory for achieving the 2050 goals. By joining this initiative, the Bank has committed to defining targets and measures for reducing greenhouse gas (GHG) emissions within the next two years and ensuring their alignment with the SBTi standards. In July of 2025 Bank's Management Board has



approved Artea Group's decarbonization plan (GHG reduction plan) and is currently preparing for target validation process in accordance with SBTi.

The Bank will also seek to establish other important sustainability objectives in the environmental, social and governance areas.

### **Risk appetite**

The Group periodically updates its Risk Management Strategy and Risk Appetite documents. The Risk Appetite Statement includes the following ESG risk indicators and their limits: the share of non-financed sectors, the share of high ESG risk in the loan portfolio and the staff turnover. To improve the Group's ESG risk assessment, other ESG risk indicators (which were previously monitored) were reviewed in 2024 and limits were set for some of them, for example, the taxonomy-aligned mortgage loan volume indicator was started to be monitored, and limits were set for other indicators in the social and governance areas. Other indicators in the environmental area continue to be monitored, such as the amount of fuel used in the Bank's official vehicles, the amount of taxonomy-eligible assets, the fulfilment of commitments to external investors, and the Bank's securities exposures that meet the ESG eligibility criteria.

Changes to the key ESG risk indicators of the Bank are considered by the Risk Committee and approved by the Supervisory Council, on the recommendation of the Bank's Management Board. Periodic monitoring of ESG risk indicators and overall ESG risk management is carried out by the Risk Management Committee (reporting on a monthly basis) that reports periodically (quarterly) to the Risk Committee.

Limits are continuously monitored and controlled by the second line of defense and periodically reported to the Risk Management Committee (at the Bank Management Board level), the Bank Board and the Risk Committee (at the Supervisory Board level). In case of limit violations, the Bank has implemented ad-hoc escalation procedures to the Risk Committee and the Bank Management Board.

### **Stress testing**

The Bank includes climate and environmental risk elements, i.e., exposures with a high/medium-high risk rating from the Climate and environmental risk materiality assessment, and the risk factors with the highest likelihood of occurrence and the highest potential impact, in the internal stress testing. The testing assesses the occurrence of climate risks under different scenarios, which are based on expert assumptions. The results of the stress tests are further used in the Bank's Internal Capital Adequacy Assessment Process (ICAAP) to ensure future capital adequacy.

The Bank plans to further develop and refine the climate and environmental risk scenarios for the stress tests and to compile the data needed for the tests, taking into account the information that is continuously accumulated on the main climate change risk drivers and their impact on the Bank's exposure to climate change risk.

### **Calculation of Financed GHG Emissions**

To calculate financed greenhouse gas (GHG) emissions, the Bank uses GHG emissions data provided by clients or publicly available sources, such as corporate sustainability reports, Bloomberg, and CDP. In cases where direct emissions data is unavailable, emissions are estimated using the most recent financial data from clients (e.g., revenue, equity, liabilities). Additionally, the Bank relies on internal and third-party data sources (e.g., the State Enterprise Centre of Registers) to incorporate building energy efficiency ratings, floor space data, and manufacturer-reported GHG emissions for leased vehicles based on vehicle



type and fuel type. In 2024, to comply with the Corporate Sustainability Reporting Directive (CSRD) and European Sustainability Reporting Standards (ESRS), the Bank has made significant efforts to enhance its emissions calculation methodology, collect more client-specific GHG emissions data, and, for the first time, disclose both direct operational and financed emissions at both the Bank and Group levels. Comprehensive details on the Bank’s direct and financed GHG emissions can be found in the 2024 Artea Group’s (formerly - Šiaulių Bank Group’s) Sustainability Report.

Financed GHG emissions are assessed once per year, meaning that the 2024 report presents emissions data for the 2024 reporting period. Scope 3 financed emissions (Column (j) of Template 1) are reported with limited coverage, focusing only on companies for which publicly available emissions data exists. The Bank maintains a cautious approach regarding Scope 3 emissions due to data reliability concerns. If emissions are not disclosed in corporate reports or public sources such as Bloomberg, the Bank avoids making speculative estimates. Looking ahead, the Bank aims to gradually expand its Scope 3 financed emissions assessment where feasible. To ensure greater accuracy in financed emissions calculations, the Bank is actively working to collect more direct emissions data from clients and enhance the reliability of other data sources used in calculations.

Template 1: Banking book- Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity

	Sector/subsector	a	b	c	d	e
		Gross carrying amount (in M EUR)				
			Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures
1	Exposures towards sectors that highly contribute to climate change*	1 559.28	27.95	0.81	123.15	24.14
2	A - Agriculture, forestry and fishing	48.38			5.91	0.43
3	B - Mining and quarrying	7.2	2.04		0	0
4	<i>B.05 - Mining of coal and lignite</i>	0	0		0	0
5	<i>B.06 - Extraction of crude petroleum and natural gas</i>	1.94	1.94		0	0
6	<i>B.07 - Mining of metal ores</i>	0			0	0
7	<i>B.08 - Other mining and quarrying</i>	5.26	0.1		0	0
8	<i>B.09 - Mining support service activities</i>	0	0		0	0
9	C - Manufacturing	280.52			25.23	2.55
10	<i>C.10 - Manufacture of food products</i>	24.26			0.78	1.29
11	<i>C.11 - Manufacture of beverages</i>	6.02			0	0.03
12	<i>C.12 - Manufacture of tobacco products</i>	0			0	0



13	C.13 - Manufacture of textiles	5.27			2.46	0.03
14	C.14 - Manufacture of wearing apparel	1.54			0.31	0.13
15	C.15 - Manufacture of leather and related products	0.48			0	0
16	C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	80.58			1.24	0.01
17	C.17 - Manufacture of pulp, paper and paperboard	13.77			0	0
18	C.18 - Printing and service activities related to printing	3.97			1.56	0
19	C.19 - Manufacture of coke oven products	0	0		0	0
20	C.20 - Production of chemicals	2.95			0	0
21	C.21 - Manufacture of pharmaceutical preparations	0			0	0
22	C.22 - Manufacture of rubber products	11.52			3.79	0.53
23	C.23 - Manufacture of other non-metallic mineral products	7.46			0.04	0.17
24	C.24 - Manufacture of basic metals	11.55			11.38	0
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	27.4			1.05	0.32
26	C.26 - Manufacture of computer, electronic and optical products	3			0	0
27	C.27 - Manufacture of electrical equipment	5.21			0	0
28	C.28 - Manufacture of machinery and equipment n.e.c.	7.42			0.14	0
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	1.05			0	0
30	C.30 - Manufacture of other transport equipment	3.13			0.03	0
31	C.31 - Manufacture of furniture	58.97			1.14	0.03
32	C.32 - Other manufacturing	1.79			1.27	0.02
33	C.33 - Repair and installation of machinery and equipment	3.18			0.06	0
34	D - Electricity, gas, steam and air conditioning supply	130.9	0.46	0.81	5.97	3.75
35	D35.1 - Electric power generation, transmission and distribution	86.18			3.38	3
36	D35.11 - Production of electricity	75.69			3.38	2.99
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	0.46	0.46		0.38	0
38	D35.3 - Steam and air conditioning supply	44.26			2.21	0.76
39	E - Water supply; sewerage, waste management and remediation activities	26.29			1.04	1.11
40	F - Construction	178.37			11.56	2.36
41	F.41 - Construction of buildings	139.57			8.35	1.43
42	F.42 - Civil engineering	17.2			0.08	0.65
43	F.43 - Specialised construction activities	21.6			3.13	0.28
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	220.98	25.44		16.85	3.06
45	H - Transportation and storage	117.12	0		25.27	0.8
46	H.49 - Land transport and transport via pipelines	71.04			3.57	0.75
47	H.50 - Water transport	6.81			0	0
48	H.51 - Air transport	0			0	0
49	H.52 - Warehousing and support activities for transportation	39.27			21.7	0.5
50	H.53 - Postal and courier activities	0			0	0
51	I - Accommodation and food service activities	73.27			8.46	0.25



52	L - Real estate activities	549.53			31.33	10.08
53	<b>Exposures towards sectors other than those that highly contribute to climate change*</b>	418.58		1.63	14.18	21.16
54	K - Financial and insurance activities	10.2			0	0
55	U) Exposures to other sectors (NACE codes J, M - U)	335.11		1.63	5.71	20.91
56	<b>TOTAL</b>	1 977.86	27.95	2.44	137.33	45.3

(continued)

Sector/subsector	f	g	h
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (in M EUR)		
		Of which Stage 2 exposures	Of which non-performing exposures
1 Exposures towards sectors that highly contribute to climate change*	-23.25	-2.09	-7.38
2 A - Agriculture, forestry and fishing	-0.48	-0.04	-0.14
3 B - Mining and quarrying	-0.01	0	0
4 B.05 - Mining of coal and lignite	0	0	0
5 B.06 - Extraction of crude petroleum and natural gas	0	0	0
6 B.07 - Mining of metal ores	0	0	0
7 B.08 - Other mining and quarrying	-0.01	0	0
8 B.09 - Mining support service activities	0	0	0
9 C - Manufacturing	-4.76	-0.61	-1.84
10 C.10 - Manufacture of food products	-1.64	-0.01	-1.27
11 C.11 - Manufacture of beverages	-0.02	0	-0.01
12 C.12 - Manufacture of tobacco products	0	0	0
13 C.13 - Manufacture of textiles	-0.07	-0.02	-0.01
14 C.14 - Manufacture of wearing apparel	-0.02	0	-0.01
15 C.15 - Manufacture of leather and related products	0	0	0
16 C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	-0.99	-0.01	-0.01
17 C.17 - Manufacture of pulp, paper and paperboard	-0.23	0	0
18 C.18 - Printing and service activities related to printing	-0.01	-0.01	0
19 C.19 - Manufacture of coke oven products	0	0	0
20 C.20 - Production of chemicals	-0.03	0	0
21 C.21 - Manufacture of pharmaceutical preparations	0	0	0
22 C.22 - Manufacture of rubber products	-0.56	-0.14	-0.37
23 C.23 - Manufacture of other non-metallic mineral products	-0.16	0	-0.15
24 C.24 - Manufacture of basic metals	-0.33	-0.33	0
25 C.25 - Manufacture of fabricated metal products, except machinery and equipment	-0.30	-0.04	-0.01
26 C.26 - Manufacture of computer, electronic and optical products	-0.01	0	0
27 C.27 - Manufacture of electrical equipment	-0.01	0	0
28 C.28 - Manufacture of machinery and equipment n.e.c.	-0.03	0	0
29 C.29 - Manufacture of motor vehicles, trailers and semi-trailers	-0.01	0	0
30 C.30 - Manufacture of other transport equipment	-0.01	0	0
31 C.31 - Manufacture of furniture	-0.28	-0.04	0
32 C.32 - Other manufacturing	-0.02	-0.01	-0.01
33 C.33 - Repair and installation of machinery and equipment	-0.06	0	0
34 D - Electricity, gas, steam and air conditioning supply	-2.65	-0.06	-0.34
35 D35.1 - Electric power generation, transmission and distribution	-2.15	-0.03	-0.25
36 D35.11 - Production of electricity	-2.07	-0.03	-0.25
37 D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	-0.01	-0.01	0



38	<i>D35.3 - Steam and air conditioning supply</i>	-0.49	-0.02	-0.09
39	E - Water supply; sewerage, waste management and remediation activities	-0.37	-0.03	-0.11
40	F - Construction	-4.22	-0.27	-0.73
41	<i>F.41 - Construction of buildings</i>	-3.72	-0.18	-0.55
42	<i>F.42 - Civil engineering</i>	-0.13	-0.01	-0.05
43	<i>F.43 - Specialised construction activities</i>	-0.37	-0.09	-0.13
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	-2.98	-0.23	-1.02
45	H - Transportation and storage	-1.36	-0.54	-0.38
46	<i>H.49 - Land transport and transport via pipelines</i>	-0.8	-0.08	-0.35
47	<i>H.50 - Water transport</i>	0	0	0
48	<i>H.51 - Air transport</i>	0	0	0
49	<i>H.52 - Warehousing and support activities for transportation</i>	-0.56	-0.47	-0.02
50	<i>H.53 - Postal and courier activities</i>	0	0	0
51	I - Accommodation and food service activities	-0.22	-0.08	-0.01
52	L - Real estate activities	-6.42	-0.3	-2.83
53	<b>Exposures towards sectors other than those that highly contribute to climate change*</b>	-7.12	-0.38	-1.40
54	K - Financial and insurance activities	-0.57	-	0
55	Exposures to other sectors (NACE codes J, M - U)	-6.33	-0.3	-1.39
56	<b>TOTAL</b>	<b>-30.37</b>	<b>-2.48</b>	<b>-8.78</b>

(continued)

Sector/subsector	i	j	k	l	m	n	o	p
	GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)	Of which Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
1 Exposures towards sectors that highly contribute to climate change*	281486.92	22018.11	0.02365	1 383.44	91.25	84.51	0.08	4
2 A - Agriculture, forestry and fishing	42511.82	0	0.00000	34.86	12.99	0.53	0	4
3 B - Mining and quarrying	12741.84	244.76	0.20342	7.2	0	0	0	3
4 <i>B.05 - Mining of coal and lignite</i>	0	0		0	0	0	0	0
5 <i>B.06 - Extraction of crude petroleum and natural gas</i>	604.09	244.76	0.20342	1.94	0	0	0	1
6 <i>B.07 - Mining of metal ores</i>	0	0		0	0	0	0	0
7 <i>B.08 - Other mining and quarrying</i>	12137.75	0		5.26	0	0	0	4
8 <i>B.09 - Mining support service activities</i>	0	0		0	0	0	0	0
9 C - Manufacturing	56050.15	10543.58	2.06200	262.47	18.02	0	0.02	3
10 <i>C.10 - Manufacture of food products</i>	7710.29	97.21	0.01300	21.92	2.34	0	0.01	3
11 <i>C.11 - Manufacture of beverages</i>	61.57	0		5.96	0.06	0	0	4
12 <i>C.12 - Manufacture of tobacco products</i>	0	0		0	0	0	0	0
13 <i>C.13 - Manufacture of textiles</i>	1180.94	0		5.27	0	0	0	2
14 <i>C.14 - Manufacture of wearing apparel</i>	865.43	0		1.53	0	0	0	2
15 <i>C.15 - Manufacture of leather and related products</i>	113.13	0		0.48	0	0	0	3



16	C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	18887.04	805.87	0.02900	80.15	0.43	0	0	4
17	C.17 - Manufacture of pulp, paper and paperboard	1281.04	0		11.75	2.02	0	0	3
18	C.18 - Printing and service activities related to printing	521.53	0		3.97	0	0	0	2
19	C.19 - Manufacture of coke oven products	0	0		0	0	0	0	0
20	C.20 - Production of chemicals	2012.24	0	0.25100	2.89	0.07	0	0	3
21	C.21 - Manufacture of pharmaceutical preparations	2.4	0		0	0	0	0	3
22	C.22 - Manufacture of rubber products	4136.66	0		11.52	0	0	0	4
23	C.23 - Manufacture of other non-metallic mineral products	562.13	0		7.43	0.03	0	0	2
24	C.24 - Manufacture of basic metals	23.18	0		11.55	0	0	0	3
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	4406.34	0		26.67	0.73	0	0	2
26	C.26 - Manufacture of computer, electronic and optical products	92.55	0		3	0	0	0	4
27	C.27 - Manufacture of electrical equipment	549.56	13.65	0.89400	5.21	0	0	0	3
28	C.28 - Manufacture of machinery and equipment n.e.c.	259.15	0		7.34	0.08	0	0	4
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	15.77	0		1.05	0	0	0	3
30	C.30 - Manufacture of other transport equipment	7981.65	7833	0.81700	3.05	0.08	0	0	1
31	C.31 - Manufacture of furniture	4680.63	1793.85	0.05800	46.77	12.2	0	0	4
32	C.32 - Other manufacturing	311.99	0		1.79	0	0	0	2
33	C.33 - Repair and installation of machinery and equipment	394.93	0		3.18	0	0	0	4
34	D - Electricity, gas, steam and air conditioning supply	31812.59	8752.14	0.20700	96.5	11.95	22.42	0.02	6
35	D35.1 - Electric power generation, transmission and distribution	9255.28	2823.42	0.20700	86.13	0.03	0	0.01	3
36	D35.11 - Production of electricity	4415.92	0		75.65	0.03	0	0.01	4
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	6.33	0		0.46	0	0	0	2
38	D35.3 - Steam and air conditioning supply	22550.98	5928.72		9.91	11.93	22.42	0.02	11
39	E - Water supply; sewerage, waste management and remediation activities	4067.16	0	0.00001	12.33	2.61	11.36	0	9
40	F - Construction	10596.84	0	0.00000	175.35	1.52	1.5	0.01	3
41	F.41 - Construction of buildings	7136.67	0		138.24	1.32	0	0.01	3
42	F.42 - Civil engineering	1927.82	0		17.2	0	0	0	3
43	F.43 - Specialised construction activities	1532.35	0		19.91	0.2	1.5		3
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	70079.06	176.15	0.00300	219.34	1.51	0.13	0.01	2
45	H - Transportation and storage	40879.07	2192.43	0.15100	109.62	7.49	0	0.01	3
46	H.49 - Land transport and transport via pipelines	30156.08	2192.43	0.15100	70.35	0.7	0	1000	3
47	H.50 - Water transport	9.07	0		0.06	6.74	0	0	7
48	H.51 - Air transport	0.55	0		0	0	0	0	0
49	H.52 - Warehousing and support activities for transportation	10712.5	0		39.21	0.05	0	0	2
50	H.53 - Postal and courier activities	0.87	0		0	0	0	0	20
51	I - Accommodation and food service activities	1951.88	338.49	0.02000	73.13	0.14	0	0	3
52	L - Real estate activities	12748.39	109.05	0.00050	465.78	35.16	48.57	0.02	4
53	<b>Exposures towards sectors other than those that highly contribute to climate change*</b>				374.03	6.96	37.52	0.07	4
54	K - Financial and insurance activities				10.18	0	0	0.02	2



55	Exposures to other sectors (NACE codes J, M - U)				290.72	6.82	37.52	0.06	4
56	<b>TOTAL</b>	283438.8	22356.6	0.02365	1757.47	98.21	122.03	0.15	4

\* In accordance with the Commission delegated regulation (EU) 2020/1818 supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006

Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation part contains information on positions if they fall into these sectors: B.05, B.06, B.08.92, B.09.1, C.19, D.35.2, G.46.71, G.47.3, H.49.5.

Template 2: Banking book - Climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral

	Counterparty sector	Total gross carrying amount (in M EUR)						
		Level of energy efficiency (EP score in kWh/m <sup>2</sup> of collateral)						
		0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	
1	<b>Total EU area</b>	2 235.05	1 055.84	111.59	42.63	25.97	9.74	31.1
2	Of which Loans collateralised by commercial immovable property	1 252.09	506.12	51.12	28.15	15.32	1.46	5.49
3	Of which Loans collateralised by residential immovable property	982.96	549.72	60.47	14.49	10.65	8.29	25.62
4	Of which Collateral obtained by taking possession: residential and commercial immovable properties							
5	Of which Level of energy efficiency (EP score in kWh/m <sup>2</sup> of collateral) estimated							
6	<b>Total non-EU area</b>	0	0	0	0	0	0	0
7	Of which Loans collateralised by commercial immovable property	0	0	0	0	0	0	0
8	Of which Loans collateralised by residential immovable property	0	0	0	0	0	0	0
9	Of which Collateral obtained by taking possession: residential and commercial immovable properties							
10	Of which Level of energy efficiency (EP score in kWh/m <sup>2</sup> of collateral) estimated	0	0	0	0	0	0	0

(continued)

	Counterparty sector	h	i	j	k	l	m	n	o	p	
		Total gross carrying amount (in M EUR)								Without EPC label of collateral	Of which level of energy efficiency (EP score in kWh/m <sup>2</sup> of collateral) estimated
		Level of energy efficiency (EPC label of collateral)									
		A	B	C	D	E	F	G			
1	<b>Total EU area</b>	468.86	312.15	100.52	96.11	40.89	87.83	170.52	958.18		



2	Of which Loans collateralised by commercial immovable property	199.1	193.08	62.41	65.21	31.13	43.83	12.9	644.44
3	Of which Loans collateralised by residential immovable property	269.76	119.08	38.11	30.9	9.76	44	157.61	313.74
4	Of which Collateral obtained by taking possession: residential and commercial immovable properties								
5	Of which Level of energy efficiency (EP score in kWh/m <sup>2</sup> of collateral) estimated								
6	<b>Total non-EU area</b>	0	0	0	0	0	0	0	0
7	Of which Loans collateralised by commercial immovable property	0	0	0	0	0	0	0	0
8	Of which Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
9	Of which Collateral obtained by taking possession: residential and commercial immovable properties								
10	Of which Level of energy efficiency (EP score in kWh/m <sup>2</sup> of collateral) estimated								

Template 3: Banking book. Indicators of potential climate change-related transition risks.  
Alignment parameters

	a	b	c	d	e	f	g
	Sector	NACE Sectors (a minima)	Portfolio gross carrying amount (Mn EUR)	Alignment metric**	Year of reference	Distance to IEA NZE2050 in % ***	Target (year of reference + 3 years)
1	Power	351	91.39	grams of CO <sub>2</sub> per kWh of power produced (Scope 1 & 2)			
2	Fossil fuel combustion	3521	7.66	financed emissions (Scope 1 & 2 & 3 use of sold products)			
3	Automotive	29	1.05	grams of CO <sub>2</sub> per kilometer (Scope 3 use)			



				<i>of sold products TtW)</i>			
4	Aviation	51	0	N/A			
5	Maritime transport	50	6.81	<i>grams of CO2 per tonne.nautical mile (Scope 1 &amp; 3 fuel and energy)</i>			
6	Cement, clinker and lime production	2363	0	N/A			
7	Iron and steel, coke, and metal ore production	2511	78.21	<i>tonnes of CO2 per tonne of steel (Scope 1 &amp; 2)</i>			
8	Chemicals	22	0	N/A			
9	... potential additions relevant to the business model of the institution		0	N/A			

\*\*\* Point in Time (PiT) distance to 2030 NZE2050 scenario in % (for each metric)

\* List of NACE sectors to be considered

<i>IEA sector</i>	Column b - NACE Sectors (a minima) - Sectors required		**Examples of metrics - non-exhaustive list. Institutions shall apply metrics defined by the IEA scenario
<i>Sector in the template</i>	<i>sector</i>	<i>code</i>	
<i>Maritime transport</i>	<i>shipping</i>	<i>301</i>	Average tonnes of CO2 per passenger-km Average gCO <sub>2</sub> /MJ and Average share of high carbon technologies (ICE).
<i>Maritime transport</i>	<i>shipping</i>	<i>3011</i>	
<i>Maritime transport</i>	<i>shipping</i>	<i>3012</i>	
<i>Maritime transport</i>	<i>shipping</i>	<i>3315</i>	
<i>Maritime transport</i>	<i>shipping</i>	<i>50</i>	
<i>Maritime transport</i>	<i>shipping</i>	<i>501</i>	
<i>Maritime transport</i>	<i>shipping</i>	<i>5010</i>	
<i>Maritime transport</i>	<i>shipping</i>	<i>502</i>	
<i>Maritime transport</i>	<i>shipping</i>	<i>5020</i>	
<i>Maritime transport</i>	<i>shipping</i>	<i>5222</i>	
<i>Maritime transport</i>	<i>shipping</i>	<i>5224</i>	
<i>Power</i>	<i>power</i>	<i>27</i>	Average tonnes of CO2 per MWh and Average share of high carbon technologies (oil, gas, coal).
<i>Power</i>	<i>power</i>	<i>2712</i>	
<i>Power</i>	<i>power</i>	<i>3314</i>	
<i>Power</i>	<i>power</i>	<i>35</i>	
<i>Power</i>	<i>power</i>	<i>351</i>	
<i>Power</i>	<i>power</i>	<i>3511</i>	
<i>Power</i>	<i>power</i>	<i>3512</i>	
<i>Power</i>	<i>power</i>	<i>3513</i>	
<i>Power</i>	<i>power</i>	<i>3514</i>	
<i>Power</i>	<i>power</i>	<i>4321</i>	
<i>Fossil fuel combustion</i>	<i>oil and gas</i>	<i>91</i>	Average tons pf CO2 per GJ.
<i>Fossil fuel combustion</i>	<i>oil and gas</i>	<i>910</i>	



<i>Fossil fuel combustion</i>	<i>oil and gas</i>	192	and Average share of high carbon technologies (ICE).
<i>Fossil fuel combustion</i>	<i>oil and gas</i>	1920	
<i>Fossil fuel combustion</i>	<i>oil and gas</i>	2014	
<i>Fossil fuel combustion</i>	<i>oil and gas</i>	352	
<i>Fossil fuel combustion</i>	<i>oil and gas</i>	3521	
<i>Fossil fuel combustion</i>	<i>oil and gas</i>	3522	
<i>Fossil fuel combustion</i>	<i>oil and gas</i>	3523	
<i>Fossil fuel combustion</i>	<i>oil and gas</i>	4612	
<i>Fossil fuel combustion</i>	<i>oil and gas</i>	4671	
<i>Fossil fuel combustion</i>	<i>oil and gas</i>	6	
<i>Fossil fuel combustion</i>	<i>oil and gas</i>	61	
<i>Fossil fuel combustion</i>	<i>oil and gas</i>	610	
<i>Fossil fuel combustion</i>	<i>oil and gas</i>	62	
<i>Fossil fuel combustion</i>	<i>oil and gas</i>	620	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	24	Average tonnes of CO2 per tonne of output and Average share of high carbon technologies (ICE).
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	241	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	2410	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	242	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	2420	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	2434	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	244	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	2442	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	2444	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	2445	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	245	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	2451	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	2452	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	25	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	251	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	2511	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	4672	
<i>Iron and steel, coke, and metal ore production</i>	<i>coal</i>	5	
<i>Iron and steel, coke, and metal ore production</i>	<i>coal</i>	51	
<i>Iron and steel, coke, and metal ore production</i>	<i>coal</i>	510	
<i>Iron and steel, coke, and metal ore production</i>	<i>coal</i>	52	
<i>Iron and steel, coke, and metal ore production</i>	<i>coal</i>	520	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	7	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	72	
<i>Iron and steel, coke, and metal ore production</i>	<i>steel</i>	729	
<i>Fossil fuel combustion</i>	<i>coal</i>	8	Average tons of CO2 per GJ.
<i>Fossil fuel combustion</i>	<i>coal</i>	9	and Average share of high carbon technologies (ICE).
<i>Cement, clinker and lime production</i>	<i>cement</i>	235	Average tonnes of CO2 per tonne of output
<i>Cement, clinker and lime production</i>	<i>cement</i>	2351	



<i>Cement, clinker and lime production</i>	<i>cement</i>	2352	and Average share of high carbon technologies (ICE).
<i>Cement, clinker and lime production</i>	<i>cement</i>	236	
<i>Cement, clinker and lime production</i>	<i>cement</i>	2361	
<i>Cement, clinker and lime production</i>	<i>cement</i>	2363	
<i>Cement, clinker and lime production</i>	<i>cement</i>	2364	
<i>Cement, clinker and lime production</i>	<i>cement</i>	811	
<i>Cement, clinker and lime production</i>	<i>cement</i>	89	
<i>aviation</i>	<i>aviation</i>	3030	Average share of sustainable aviation fuels and Average tonnes of CO2 per passenger-km
<i>aviation</i>	<i>aviation</i>	3316	
<i>aviation</i>	<i>aviation</i>	511	
<i>aviation</i>	<i>aviation</i>	5110	
<i>aviation</i>	<i>aviation</i>	512	
<i>aviation</i>	<i>aviation</i>	5121	
<i>aviation</i>	<i>aviation</i>	5223	
<i>automotive</i>	<i>automotive</i>	2815	Average tonnes of CO2 per passenger-km and Average share of high carbon technologies (ICE).
<i>automotive</i>	<i>automotive</i>	29	
<i>automotive</i>	<i>automotive</i>	291	
<i>automotive</i>	<i>automotive</i>	2910	
<i>automotive</i>	<i>automotive</i>	292	
<i>automotive</i>	<i>automotive</i>	2920	
<i>automotive</i>	<i>automotive</i>	293	
<i>automotive</i>	<i>automotive</i>	2932	

The Bank, in order to actively contribute to the goal of reducing climate change, in January of 2024 became a part of the international Science Based Targets initiative (SBTi) and committed to becoming a climate-neutral bank by 2050. The Bank plans to set near-term goals aligned with 2050 trajectory of goal implementation. By joining this initiative, the Bank undertakes to set goals and measures for the reduction of greenhouse gases and harmonize them with the standard of the SBTi initiative within the next two years, so the rest of the information about the harmonization parameters (template 3 (d) - (g) columns) is planned to be disclosed by the Bank's Risks and capital management report for 2025.

#### Template 4: Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive firms

At the end of 2025 H1, the Bank had no exposures to the top 20 most polluting companies. Data about Top 20 most polluting firms in the world, with reference year 2024, was sourced from: The 20 most polluting companies in the world - The Corporate Governance Institute, Carbon Majors Database and Climate Accountability Institute.



Template 5: Banking book - Climate change physical risk: Exposures subject to physical risk

	a	b	c	d	e	f	g
Variable: Geographical area subject to climate change physical risk - acute and chronic events	Gross carrying amount (M EUR)						
	of which exposures sensitive to impact from climate change physical events						
	Breakdown by maturity bucket						
	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity		
1	A - Agriculture, forestry and fishing	48.38	1.84	0	0	0	1.7
2	B - Mining and quarrying	5.26	0	0	0	0	-
3	C - Manufacturing	277.88	38.74	2.34	0	0	2.56
4	D - Electricity, gas, steam and air conditioning supply	124.15	26.12	4.09	0	0	3.34
5	E - Water supply; sewerage, waste management and remediation activities	26.29	6.51	0	0	0	1.85
6	F - Construction	178.14	44.11	0.94	0	0	1.85
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	220.34	82.13	0	0	0	2.16
8	H - Transportation and storage	117.11	9.78	0	0	0	1.78
9	L - Real estate activities	549.17	142.52	17.97	0	0	3.26
10	Loans collateralised by residential immovable property	263.23	133.29	0	0	0	2.6
11	Loans collateralised by commercial immovable property	1 252.09	421.04	25.46	0	0	2.86
12	Repossessed collaterals	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0	0	0	0	0	0

(continued)

	a	h-j	k	l	m	n	o
Variable: Geographical area subject to climate change physical risk - acute and chronic events A - Agriculture, forestry and fishing	Gross carrying amount (M EUR)						
	of which exposures sensitive to impact from climate change physical events						
	of which exposures sensitive to impact from climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			
				of which Stage 2 exposures	Of which non-performing exposures		
1	A - Agriculture, forestry and fishing	-	1.84	1.84	1.84	0	-0.01
2	B - Mining and quarrying	-	0	0	0	0	0
3	C - Manufacturing	-	41.07	41.07	2.67	0	-0.28
4	D - Electricity, gas, steam and air conditioning supply	-	30.21	30.21	3.25	2.98	-0.55
5	E - Water supply; sewerage, waste management and remediation activities	-	6.51	6.51	0	0	-0.08
6	F - Construction	-	45.05	45.05	1.76	1.1	-0.59
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	-	82.13	82.13	3.36	0.19	-0.92
8	H - Transportation and storage	-	9.78	9.78	0.06	0	-0.01
9	L - Real estate activities	-	160.48	160.48	3.38	0.1	-0.64
10	Loans collateralised by residential immovable property	-	133.29	133.29	0.54	0.88	-0.65
11	Loans collateralised by commercial immovable property	-	446.5	446.5	8.93	4.5	-2.7
12	Repossessed collaterals	-	0	0	0	0	0



13	Other relevant sectors (breakdown below where relevant)	-	0	0	0	0	0
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In 2024, the Bank enhanced its physical risk materiality assessment, identifying flood risk as the most relevant physical climate risk. When assessing positions related to physical risks, the Bank identifies loans secured by real estate that are exposed to chronic and/or acute climate-related hazards. The report presents positions classified as high risk level - flooding risk, based on assessments at the county and district levels within the country.

Template 6. Summary of GAR KPIs

	KPI			% coverage (over total assets)*
	Climate change mitigation	Climate change adaptation	Total (Climate change mitigation + Climate change adaptation)	
GAR stock	1.81%	0.00%	1.81%	75.13%
GAR flow	7.1%	0.0%	7.1%	0.23%

\* % of assets covered by the KPI over banks' total assets

Template 7 - Mitigating actions: Assets for the calculation of GAR

		a	b	c	d	e	f
Million EUR		Total gross carrying amount	Disclosure reference date 30-06-2025				
			Climate Change Mitigation (CCM)				
			Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
			Of which environmentally sustainable (Taxonomy-aligned)			Of which specialised lending	Of which transitional
<b>GAR - Covered assets in both numerator and denominator</b>							
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	1,765.33	985.58	69.14			
2	<b>Financial corporations</b>	<b>194.81</b>					
3	Credit institutions	8.03					
4	Loans and advances	3.44					
5	Debt securities, including UoP	2.50					
6	Equity instruments	2.10					
7	Other financial corporations	186.78					
8	of which investment firms	186.78					
9	Loans and advances	177.38					
10	Debt securities, including UoP	8.95					
11	Equity instruments	0.46					
12	of which management companies	0.00					
13	Loans and advances	0.00					
14	Debt securities, including UoP	0.00					
15	Equity instruments	0.00					
16	of which insurance undertakings	0.00					
17	Loans and advances	0.00					



18	Debt securities, including UoP	0.00				
19	Equity instruments	0.00				
20	<b>Non-financial corporations (subject to NFRD disclosure obligations)</b>	<b>11.77</b>	<b>4.40</b>	<b>2.44</b>		
21	Loans and advances	0.00				
22	Debt securities, including UoP	11.41	4.40	2.44		
23	Equity instruments	0.36				
24	<b>Households</b>	<b>1,523.30</b>	<b>981.18</b>	<b>66.70</b>		
25	of which loans collateralised by residential immovable property	977.03	977.03	66.70		
26	of which building renovation loans	78.17	1.42			
27	of which motor vehicle loans	55.40	2.73			
28	<b>Local governments financing</b>	<b>35.45</b>				
29	Housing financing	0.00				
30	Other local governments financing	35.45				
31	Collateral obtained by taking possession: residential and commercial immovable properties	0.00				
32	<b>TOTAL GAR ASSETS</b>	<b>1,765.33</b>	<b>985.58</b>	<b>69.14</b>		
<b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>						
33	<b>EU Non-financial corporations (not subject to NFRD disclosure obligations)</b>	<b>1,931.34</b>				
34	Loans and advances	1,931.34				
35	Debt securities	0.00				
36	Equity instruments	0.00				
37	<b>Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)</b>	<b>4.74</b>				
38	Loans and advances	0.00				
39	Debt securities	4.74				
40	Equity instruments	0.00				
41	Derivatives	0.00				
42	On demand interbank loans	0.00				
43	Cash and cash-related assets	0.00				
44	Other assets (e.g. Goodwill, commodities etc.)	115.86				
45	<b>TOTAL ASSETS IN THE DENOMINATOR (GAR)</b>	<b>3,817.26</b>				
<b>Other assets excluded from both the numerator and denominator for GAR calculation</b>						
46	Sovereigns	682.13				
47	Central banks exposure	569.10				
48	Trading book	12.70				
49	<b>TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR</b>	<b>1,263.92</b>				
50	<b>TOTAL ASSETS</b>	<b>5,081.18</b>				



(continued)		g	h	i	j	k
		Disclosure reference date 30-06-2025				
		<b>Climate Change Adaptation (CCA)</b>				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
				Of which specialised lending	Of which adaptation	Of which enabling
Million EUR						
<b>GAR - Covered assets in both numerator and denominator</b>						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	0.11	0.10			
2	<b>Financial corporations</b>					
3	Credit institutions					
4	Loans and advances					
5	Debt securities, including UoP					
6	Equity instruments					
7	Other financial corporations					
8	of which investment firms					
9	Loans and advances					
10	Debt securities, including UoP					
11	Equity instruments					
12	of which management companies					
13	Loans and advances					
14	Debt securities, including UoP					
15	Equity instruments					
16	of which insurance undertakings					
17	Loans and advances					
18	Debt securities, including UoP					
19	Equity instruments					
20	<b>Non-financial corporations (subject to NFRD disclosure obligations)</b>	0.11	0.10			
21	Loans and advances					
22	Debt securities, including UoP	0.11	0.10			
23	Equity instruments					
24	<b>Households</b>					
25	of which loans collateralised by residential immovable property					
26	of which building renovation loans					
27	of which motor vehicle loans					
28	<b>Local governments financing</b>					
29	Housing financing					
30	Other local governments financing					
31	Collateral obtained by taking possession: residential and commercial immovable properties					
32	<b>TOTAL GAR ASSETS</b>	0.11	0.10			
<b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>						



33	<b>EU Non-financial corporations (not subject to NFRD disclosure obligations)</b>	
34	Loans and advances	
35	Debt securities	
36	Equity instruments	
37	<b>Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)</b>	
38	Loans and advances	
39	Debt securities	
40	Equity instruments	
41	Derivatives	
42	On demand interbank loans	
43	Cash and cash-related assets	
44	Other assets (e.g. Goodwill, commodities etc.)	
45	<b>TOTAL ASSETS IN THE DENOMINATOR (GAR)</b>	
<b>Other assets excluded from both the numerator and denominator for GAR calculation</b>		
46	Sovereigns	
47	Central banks exposure	
48	Trading book	
49	<b>TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR</b>	
50	<b>TOTAL ASSETS</b>	

(continued)

		l	m	n	o	p
		Disclosure reference date 30-06-2025				
		<b>TOTAL (CCM + CCA)</b>				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
				Of which specialised lending	Of which transitional/adaptation	Of which enabling
<b>GAR - Covered assets in both numerator and denominator</b>						
1	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation	<b>985.69</b>	<b>69.24</b>			
2	<b>Financial corporations</b>					
3	Credit institutions					
4	Loans and advances					
5	Debt securities, including UoP					
6	Equity instruments					
7	Other financial corporations					
8	of which investment firms					
9	Loans and advances					
10	Debt securities, including UoP					
11	Equity instruments					
12	of which management companies					



13	Loans and advances										
14	Debt securities, including UoP										
15	Equity instruments										
16	of which insurance undertakings										
17	Loans and advances										
18	Debt securities, including UoP										
19	Equity instruments										
20	<b>Non-financial corporations (subject to NFRD disclosure obligations)</b>	<b>4.51</b>	<b>2.54</b>								
21	Loans and advances										
22	Debt securities, including UoP	4.51	2.54								
23	Equity instruments										
24	<b>Households</b>	<b>981.18</b>	<b>66.70</b>								
25	of which loans collateralised by residential immovable property	977.03	66.70								
26	of which building renovation loans	1.42									
27	of which motor vehicle loans	2.73									
28	<b>Local governments financing</b>										
29	Housing financing										
30	Other local governments financing										
31	Collateral obtained by taking possession: residential and commercial immovable properties										
32	<b>TOTAL GAR ASSETS</b>	<b>985.69</b>	<b>69.24</b>								
<b>Assets excluded from the numerator for GAR calculation (covered in the denominator)</b>											
33	<b>EU Non-financial corporations (not subject to NFRD disclosure obligations)</b>										
34	Loans and advances										
35	Debt securities										
36	Equity instruments										
37	<b>Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)</b>										
38	Loans and advances										
39	Debt securities										
40	Equity instruments										
41	Derivatives										
42	On demand interbank loans										
43	Cash and cash-related assets										
44	Other assets (e.g. Goodwill, commodities etc.)										
45	<b>TOTAL ASSETS IN THE DENOMINATOR (GAR)</b>										
<b>Other assets excluded from both the numerator and denominator for GAR calculation</b>											
46	Sovereigns										
47	Central banks exposure										
48	Trading book										
49	<b>TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR</b>										



50 TOTAL ASSETS

Template 8 - GAR (%)

		a	b	c	d	e	f	g	h	i	j
		Disclosure reference date 30-06-2025: KPIs on stock									
		Climate Change Mitigation (CCM)					Climate Change Adaptation (CCA)				
% (compared to total covered assets in the denominator))		Proportion of eligible assets funding taxonomy relevant sectors					Proportion of eligible assets funding taxonomy relevant sectors				
		Of which environmentally sustainable					Proportion of eligible assets funding taxonomy relevant sectors				
			Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which adaptation	Of which enabling	
1	<b>GAR</b>	25.82%	1.81%				0.00%	0.00%			
2	Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation										
3	Financial corporations										
4	Credit institutions										
5	Other financial corporations										
6	of which investment firms										
7	of which management companies										
8	of which insurance undertakings	0.12%	0.06%				0.00%	0.00%			
9	Non-financial corporations subject to NFRD disclosure obligations	25.70%	1.75%								
10	Households	25.60%	1.75%								
11	of which loans collateralised by residential immovable property	0.04%									
12	of which building renovation loans	0.07%									
13	of which motor vehicle loans										
14	Local government financing										
15	Housing financing										
16	Other local governments financing										
17	Collateral obtained by taking possession: residential and commercial immovable properties	25.82%	1.81%				0.00%	0.00%			



(continued)		k	l	m	n	o	p
		Disclosure reference date 30-06-2025: KPIs on stock					
		<b>TOTAL (CCM + CCA)</b>					
% (compared to total covered assets in the denominator))		Proportion of eligible assets funding taxonomy relevant sectors					Proportion of total assets covered
		Of which environmentally sustainable					
			Of which specialised lending	Of which transitional/adaptation	Of which enabling		
<b>GAR</b>							
1	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	25.82%	1.81%				34.74%
2	Financial corporations						3.83%
3	Credit institutions						0.16%
4	Other financial corporations						3.68%
5	of which investment firms						3.68%
6	of which management companies						
7	of which insurance undertakings						
8	Non-financial corporations subject to NFRD disclosure obligations	0.12%	0.07%				0.23%
9	Households	25.70%	1.75%				29.98%
10	of which loans collateralised by residential immovable property	25.60%	1.75%				19.23%
11	of which building renovation loans	0.04%					1.54%
12	of which motor vehicle loans	0.07%					1.09%
13	Local government financing						0.70%
14	Housing financing						
15	Other local governments financing						0.70%
16	Collateral obtained by taking possession: residential and commercial immovable properties						
17	% (compared to total covered assets in the denominator))	25.82%	1.81%				34.74%

(continued)		q	r	s	t	u	v	w	x	y	z
		Disclosure reference date 30-06-2025: KPIs on flows									
		<b>Climate Change Mitigation (CCM)</b>					<b>Climate Change Adaptation (CCA)</b>				
% (compared to total covered assets in the denominator))		Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of new eligible assets funding taxonomy relevant sectors				
		Of which environmentally sustainable					Of which environmentally sustainable				
			Of which specialised lending	Of which transitional	Of which enabling			Of which specialised lending	Of which adaptation	Of which enabling	
<b>GAR</b>											
1	Loans and advances, debt securities and equity instruments not Hft eligible for GAR calculation	100.00%	7.12%								
2	Financial corporations										
3	Credit institutions										
4	Other financial corporations										
5											



6	of which investment firms									
7	of which management companies									
8	of which insurance undertakings									
9	Non-financial corporations subject to NFRD disclosure obligations									
10	Households	100.00%	7.12%							
11	of which loans collateralised by residential immovable property	99.63%	7.12%							
12	of which building renovation loans									
13	of which motor vehicle loans	0.37%								
14	Local government financing									
15	Housing financing									
16	Other local governments financing									
17	Collateral obtained by taking possession: residential and commercial immovable properties									

(continued)

	aa	ab	ac	ad	ae	af
	Disclosure reference date 30-06-2025: KPIs on flows					
	<b>TOTAL (CCM + CCA)</b>					
	Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of total new assets covered
	Of which environmentally sustainable				Of which enabling	
			Of which specialised lending	Of which transitional/adaptation		
	% (compared to total covered assets in the denominator))					
1	<b>GAR</b>					
2	Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation	100.00%	7.12%			9.17%
3	Financial corporations					
4	Credit institutions					
5	Other financial corporations					
6	of which investment firms					
7	of which management companies					
8	of which insurance undertakings					
9	Non-financial corporations subject to NFRD disclosure obligations					
10	Households	100.00%	7.12%			9.17%
11	of which loans collateralised by residential immovable property	99.63%	7.12%			9.13%
12	of which building renovation loans					
13	of which motor vehicle loans	0.37%				0.03%
14	Local government financing					
15	Housing financing					
16	Other local governments financing					
17	Collateral obtained by taking possession: residential and commercial immovable properties					



Template 9 - Mitigating actions: BTAR

Template 9.1 - Mitigating actions: Assets for the calculation of BTAR

		a	b	c	d	e	f
		Disclosure reference date 30-06-2025					
		Climate Change Mitigation (CCM)					
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)					
		Of which environmentally sustainable (Taxonomy-aligned)					
Million EUR		Total gross carrying amount			Of which specialised lending	Of which transitional	Of which enabling
1	<b>Total GAR Assets</b>				1765.33	985.58	69.14
<b>Assets excluded from the numerator for GAR calculation (covered in the denominator) but included in the numerator and denominator of the BTAR</b>							
2	<b>EU Non-financial corporations (not subject to NFRD disclosure obligations)</b>	1931.34	0	0	0	0	0
3	Loans and advances	1931.34	0	0	0	0	0
4	of which loans collateralised by commercial immovable property	1238.89	0	0	0	0	0
5	of which building renovation loans	118.16	0	0	0	0	0
6	Debt securities	0.00	0	0	0	0	0
7	Equity instruments	0.00	0	0	0	0	0
8	<b>Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)</b>	4.74	0	0	0	0	0
9	Loans and advances	0.00	0	0	0	0	0
10	Debt securities	4.74	0	0	0	0	0
11	Equity instruments	0.00	0	0	0	0	0
12	<b>TOTAL BTAR ASSETS</b>	1936.08	0	0	0	0	0
<b>Assets excluded from the numerator of BTAR (covered in the denominator)</b>							
13	Derivatives	0					
14	On demand interbank loans	0					
15	Cash and cash-related assets	0					
16	Other assets (e.g. Goodwill, commodities etc.)	115.856					
17	<b>TOTAL ASSETS IN THE DENOMINATOR</b>	3817.26					
<b>Other assets excluded from both the numerator and denominator for BTAR calculation</b>							
18	<b>TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR</b>	1263.92					
19	<b>TOTAL ASSETS</b>	5081.178					

(continued)

		g	h	i	j	k
		Disclosure reference date 30-06-2025				
		Climate Change Adaptation (CCA)				
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)				
Million EUR				Of which specialised lending	Of which adaptation	Of which enabling
1	<b>Total GAR Assets</b>			0.11	0.10	0.00
<b>Assets excluded from the numerator for GAR calculation (covered in the denominator) but included in the numerator and denominator of the BTAR</b>						
2	<b>EU Non-financial corporations (not subject to NFRD disclosure obligations)</b>	0	0	0	0	0
3	Loans and advances	0	0	0	0	0



4	of which loans collateralised by commercial immovable property					
5	of which building renovation loans					
6	Debt securities	0	0	0	0	0
7	Equity instruments	0	0	0	0	0
8	<b>Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)</b>	0	0	0	0	0
9	Loans and advances	0	0	0	0	0
10	Debt securities	0	0	0	0	0
11	Equity instruments	0	0	0	0	0
12	<b>TOTAL BTAR ASSETS</b>	0	0	0	0	0
<b>Assets excluded from the numerator of BTAR (covered in the denominator)</b>						
13	Derivatives					
14	On demand interbank loans					
15	Cash and cash-related assets					
16	Other assets (e.g. Goodwill, commodities etc.)					
17	<b>TOTAL ASSETS IN THE DENOMINATOR</b>					
<b>Other assets excluded from both the numerator and denominator for BTAR calculation</b>						
18	<b>TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR</b>					
19	<b>TOTAL ASSETS</b>					

(continued)

	l	m	n	o	p
	Disclosure reference date 30-06-2025				
	<b>TOTAL (CCM + CCA)</b>				
	Of which towards taxonomy relevant sectors (Taxonomy-eligible)				
		Of which environmentally sustainable (Taxonomy-aligned)			
		Of which specialised lending	Of which transitional/adaptation	Of which enabling	
1	<b>Total GAR Assets</b>	985.69	69.24	0.00	0.00
<b>Assets excluded from the numerator for GAR calculation (covered in the denominator) but included in the numerator and denominator of the BTAR</b>					
2	<b>EU Non-financial corporations (not subject to NFRD disclosure obligations)</b>	0	0	0	0
3	Loans and advances	0	0	0	0
4	of which loans collateralised by commercial immovable property	0	0	0	0
5	of which building renovation loans	0	0	0	0
6	Debt securities	0	0	0	0
7	Equity instruments	0	0	0	0
8	<b>Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)</b>	0	0	0	0
9	Loans and advances	0	0	0	0
10	Debt securities	0	0	0	0
11	Equity instruments	0	0	0	0
12	<b>TOTAL BTAR ASSETS</b>	0	0	0	0
<b>Assets excluded from the numerator of BTAR (covered in the denominator)</b>					
13	Derivatives				
14	On demand interbank loans				
15	Cash and cash-related assets				
16	Other assets (e.g. Goodwill, commodities etc.)				
17	<b>TOTAL ASSETS IN THE DENOMINATOR</b>				
<b>Other assets excluded from both the numerator and denominator for BTAR calculation</b>					
18	<b>TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR</b>				
19	<b>TOTAL ASSETS</b>				



Template 9.2. BATR %

		a	b	c	d	e	f	g	h	i	j		
		Disclosure reference date 30.06.2025											
		<b>Climate Change Mitigation (CCM)</b>					<b>Climate Change Adaptation (CCA)</b>						
		Proportion of eligible assets funding taxonomy relevant sectors					Proportion of eligible assets funding taxonomy relevant sectors						
		Of which environmentally sustainable					Of which environmentally sustainable						
					Of which specialised lending	Of which transitional	Of which enabling				Of which specialised lending	Of which adaptation	Of which enabling
1	<b>BATR</b>	25.82%	1.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
2	<b>GAR</b>	25.82%	1.81%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
3	EU Non-financial corporations not subject to NFRD disclosure obligations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	
4	of which loans collateralised by commercial immovable property	0.00%	0.00%	0.00%	0.00%	0.00%							
5	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%							
6	Non-EU country counterparties not subject to NFRD disclosure obligations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	

(continued)

		k	l	m	n	o	p	q	r	s	t	u		
		Disclosure reference date 30.06.2025												
		<b>TOTAL (CCM + CCA)</b>					<b>Climate Change Mitigation (CCM)</b>							
		Proportion of eligible assets funding taxonomy relevant sectors					Proportion of new eligible assets funding taxonomy relevant sectors							
		Of which environmentally sustainable					Of which environmentally sustainable							
					Of which specialised lending	Of which transitional / adaptation	Of which enabling	Proportion of total assets covered				Of which specialised lending	Of which transitional	Of which enabling
1	<b>BATR</b>	25.82%	1.81%	0.00%	0.00%	0.00%	38.10%	100.00%	7.12%	0.00%	0.00%	0.00%		
2	<b>GAR</b>	25.82%	1.81%	0.00%	0.00%	0.00%	75.13%	100.00%	7.12%	0.00%	0.00%	0.00%		
3	EU Non-financial corporations not subject to NFRD	0.00%	0.00%	0.00%	0.00%	0.00%	38.01%	0.00%	0.00%	0.00%	0.00%	0.00%		



	disclosure obligations											
4	of which loans collateralised by commercial immovable property	0.00%	0.00%	0.00%	0.00%	0.00%	24.38%	0.00%	0.00%	0.00%	0.00%	0.00%
5	of which building renovation loans	0.00%	0.00%	0.00%	0.00%	0.00%	2.33%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Non-EU country counterparties not subject to NFRD disclosure obligations	0.00%	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%

(continued)

	v	w	x	y	z	aa	ab	ac	ad	ae	af	
	Disclosure reference date 30.06.2025											
	<b>Climate Change Adaptation (CCA)</b>					<b>TOTAL (CCM + CCA)</b>						
% (compared to total covered assets in the denominator)	Proportion of new eligible assets funding taxonomy relevant sectors					Proportion of new eligible assets funding taxonomy relevant sectors						Proportion of total new assets covered
	Of which environmentally sustainable					Of which environmentally sustainable						
1	<b>BATR</b>	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	7.12%	0.00%	0.00%	0.00%	9.17%
2	<b>GAR</b>	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	7.12%	0.00%	0.00%	0.00%	9.17%
3	EU Non-financial corporations not subject to NFRD disclosure obligations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
4	of which loans collateralised by commercial immovable property						0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5	of which building renovation loans						0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6	Non-EU country counterparties not subject to NFRD disclosure obligations	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%



Template 9.3 - Summary table - BTAR %

	KPI			% coverage (over total assets)*
	Climate change mitigation (CCM)	Climate change adaptation (CCA)	Total (CCM + CCA)	
<b>BTAR stock</b>	0.00%	0.00%	0.00%	38.10%
<b>BTAR flow</b>	0.00%	0.00%	0.00%	0.00%

Template 10 - Other climate change mitigating actions that are not covered in the EU Taxonomy

The Bank considers that it does not have any Banking book positions that could be classified as other climate change mitigating actions that are not covered in Regulation (EU) 2020/852.

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