

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

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



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	368	389	382	378	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	365	386	381	376	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	368	389	382	378	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	365	386	381	376	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	428	449	442	438	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	425	446	441	436	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	2,316	2,386	2,424	2,537	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,316	2,386	2,424	2,537	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.90%	16.31%	15.77%	14.90%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.77%	16.19%	15.71%	14.84%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.90%	16.31%	15.77%	14.90%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.77%	16.19%	15.71%	14.84%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	18.49%	18.83%	18.24%	17.26%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.36%	18.70%	18.18%	17.20%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	4,975	5,133	5,141	5,129	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.40%	7.58%	7.43%	7.37%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	368	389	382	378	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	365	386	381	376	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	4,975	5,133	5,141	5,129	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	4,972	5,130	5,140	5,128	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.40%	7.58%	7.43%	7.37%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.35%	7.53%	7.41%	7.34%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital Akciju sabiedriba "Citadele banka"

		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS	428	449	442	438	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	368	389	382	378	C 0s.00 (r0020,c00s0)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	157	157	157	157	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	209	231	231	231	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	5	5	-3	-7	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	2	2	2	3	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5		0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 0s.00 (r0230,c00s0)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4	-4	-3	-3	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-3	-3	-3	-3	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,r0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CSR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	7.1.13	() Section of the Art action of the Art Copies	-					
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRIX; Articles 36(1) point (k) (ii), 2-3(1) point (b), 244(1) point (b) and 25% of CRIX; Articles 36(1) point k) (ii) and 25%(3) of CRIX; Articles 36(1) point k) (iv) and 153(4) of CRIX articles 36(1) point k) (iv) and 153(4) of CRIX.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-1	-1	-1	-1	C 0s.00 (r0524,c00s0)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,r0010)	
	A.1.21	Transitional adjustments	3	3	1	1	CAI (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (10220.40010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		3	3	1	1	C 01.00 (405/0,0010)	Articles 469 to 472, 478 and 481 of CRR
		Other transitional adjustments to CET1 Capital (+/-)						
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0540,c0010) C 01.00 (r0540,c0010) + C 01.00	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	(r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and disduttions	0	0	0	0	$ \begin{array}{l} C \ 0.5.00 \ (r0690_{\circ}.c0010) + C \ 01.00 \\ (r0700_{\circ}.c0010) + C \ 01.00 \ (r0710_{\circ}.c0010) + C \\ 01.00 \ (r0740_{\circ}.c0010) + C \ 03.00 \ (r0744_{\circ}.c0010) \\ + C \ 01.00 \ (r0748_{\circ}.c0010) \end{array} $	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	368	389	382	378	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	60	60	60	60	C 0s.00 (r0750,c00s0)	Article 71 of CBR
	A.4.1	Tier 2 Capital instruments	60	60	60	60	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 61.00 (*9910,00310) + C 01.00 (*9920,0030) + C 91.00 (*9930,00310) + C 01.00 (*9940,0030) + C 91.00 (*9950,0030) (*970,00300) + C 91.00 (*9974,00310) + C (*9770,00300) + C 91.00 (*9974,00310) + C 01.00 (*9978,00310)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 05.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	2,316	2,386	2,424	2,537	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.90%	16.31%	15.77%	14.90%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.90%	16.31%	15.77%	14.90%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.49%	18.83%	18.24%	17.26%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	365	386	381	376	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0)]	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.77%	16.19%	15.71%	14.84%	A43.010) [D.1]/[8-8.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	3	3	1	1	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,r0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (19440.c0040)	
		Adjustments included in KWAS due to IPKS 9 transitional arrangements		U	Ü	· ·	- Carrier of	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

					1
		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	2,101	2,145	2,185	2,310	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002), + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	2,101	2,145	2,185	2,310	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	21	19	18	15	C 07.00 (r0090, c1220, s001) + C 07.00 (r0110, c1220, s001) + C 07.00 (r0130, c1220, s001) + C 08.01 (r0040, c1260, s001) + C 08.01 (r0040, c1260, s001) + C 08.01 (r0040, c1260, s002) + C 08.01 (r00460, c1260, s002) + C 08.01 (r0460, c1260, s002) + C 0
Credit valuation adjustment - CVA	4	5	5	4	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	3	11	9	2	C 02.00 (r0520, c0010)
Of which the standardised approach	3	11	9	2	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c901)*12.5+C 20.00 (r0010,c949)*12.5+MAN(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	187	207	207	207	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	187	207	207	207	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	2,316	2,386	2,424	2,537	

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

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



(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	92	124	32	63
Of which debt securities income	3	5	1	2
Of which loans and advances income	87	115	29	58
Interest expenses	6	9	2	4
(Of which deposits expenses)	3	4	0	1
(Of which debt securities issued expenses)	3	4	2	3
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	27	36	10	21
Gains or (·) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	1	0	-2
Gains or (-) losses on financial assets and liabilities held for trading, net	5	8	2	4
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	0	-1	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	1	2	0	-1
TOTAL OPERATING INCOME, NET	121	161	40	82
(Administrative expenses)	62	86	19	40
(Cash contributions to resolution funds and deposit guarantee schemes)	5	7	2	5
(Depreciation)	8	10	2	4
Modification gains or (-) losses, net	0	-1	0	1
(Provisions or (-) reversal of provisions)	1	2	0	1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	2	0	1
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-1	0	6	12
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-1	0	6	12
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	-1	-2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	45	55	11	19
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	44	54	11	18
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	44	54	11	18
Of which attributable to owners of the parent (1) Information available only as of end of the year	44	54	11	18

To Information available only a sorted so the perent
 To Information available only a sorted of the year
 To IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)	,	As of 30/09/20	21			As of 31	/12/2021			As of 31	/03/2022			As of 30,	/06/2022		
		R	air value hieran	chy		R	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hieran	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	425				405				370				234				IAS 1.54 (i)
Financial assets held for trading	5	0	5	0	4	0	4	0	5	0	5	0	9	0	9	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	9	8	0	1	8	7	0	1	2	1	0	1	3	1	0	2	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	286	259	27	0	292	216	77	0	202	112	90	0	190	101	89	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	4,024				4,185				4,186				4,346				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	94				78				220				212				
TOTAL ASSETS	4,842				4,972				4,985				4,993				IAS 1.9(a), IG 6

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

(min	EUR)		As of 30/09/2021							As of 31	/12/2021					As of 31	./03/2022					As of 30	06/2022			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	286	0	0	0	0	0	292	0	0	0	0	0	202	0	0	0	0	0	190	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	1,401	0	0	-2	0	0	1,463	0	0	-2	0	0	1,393	0	0	-2	0	0	1,429	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	2,406	205	64	-34	-9	-35	2,470	235	77	-35	-11	-36	2,525	260	75	-40	-13	-34	2,706	211	78	-50	-10	-35	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Akciju sabiedriba "Citadele banka"

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	1	1	2	2	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	4,405	4,523	4,393	4,406	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	3	4	4	5	IAS 37.10; IAS 1.54(I)
Tax liabilities	1	1	1	0	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	46	49	48	44	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	140	134	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	4,457	4,577	4,587	4,591	IAS 1.9(b);IG 6
TOTAL EQUITY	385	395	398	402	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	4,842	4,972	4,985	4,993	IAS 1.IG6

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



Breakdown of liabilities

Akciju sabiedriba "Citadele banka"

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilities t	py instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		1	1	2	2	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
эног розногь	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	477	476	475	474	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	62	45	51	53	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	54	37	43	45	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1	3	2	5	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	1	3	0	4	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	328	218	175	172	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	149	118	126	134	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,442	1,454	1,386	1,372	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,334	1,388	1,329	1,317	ECB/2013/33 Annex 2.Part 2.9.1
	Households	1,986	2,049	2,006	2,041	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,822	1,897	1,889	1,940	Annex V.Part 1.42(f), 44(c)
Debt securities issued		61	259	261	261	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	61	259	261	261	Annex V.Part 1.37
Other financial liabilities		48	20	37	29	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		4,407	4,524	4,394	4,408	



2022 EU-wide Transparency Exercise Market Risk

Akciju sabiedriba "Citadele banka"

									ubicariba (
	SA					I	M									IN	1					
			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (I	Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITAI FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	E 12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30	/09/2021									As of 31/1	12/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk	3 2 2	11 9	0	0	0	0							0	0	0	0						
Equities Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0	0	0 0 0	0	0	0							0 0 0	0	0	0						
Total	3	11	Ö	Ö	Ö	Ō	0	0	0	0	0	0	Ö	0	Ö	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31,	/03/2022								•	As of 30/0	06/2022					
Traded Debt Instruments	9	2	0	0	0	0							0	0	0	0						
Of which: General risk	9	2	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	l o	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	9	2	0	0	. 0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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



					Standardisc	ed Approach			
			As of 30/	09/2021			As of 31,	12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)							16	
	Central governments or central banks Regional governments or local authorities	1,545	1,586 50	16		1,628	1,677	16	
	Regional governments or local authorities Public sector entities	51	50	1		47	46	8	
	Multilateral Development Banks	39	39	;		44	44	2	
	International Organisations	0	0	0		0	0	i i	
	Institutions	258	258	70		223	230	60	
	Corporates	1,388	1,166	957		1,510	1,227	1,014	
	of which: SME	728	569	448		795	604	478	
	Retail	1,050	893	583		1,061	894	586	
Consolidated data	of which: SME	529	483	276		525	474	271	
Corisonaatea data	Secured by mortoages on immovable property	664	640	295		733	712	327	
		0	0	0		0	0	0	
	Exposures in default	91	52 27	65	35	95	54	60	35
	Items associated with particularly high risk	38	2/	40		13	10	14	
	Covered bonds Claims on institutions and comprates with a ST credit assessment	17	1/	2		1/	17	2	
	Collective investments undertakings (CIU)	8		8		7	7		
	Faulty	6	6	12		6	6	12	
	Other exposures	122	222	60		106	197	54	
	Standardised Total ²	5,279	4,967	2,121	82	5,491	5,121	2,164	87
		(2) Original exposure, unlike Exp (2) Standardised Total does not (2) Only the most relevant count calculated as of last quarter	include the Securitisation pos	tion unlike in the results prior t	to the 2019 exercise.	or credit risk mitigation techniquity covering up to 95% of total of		untries ranked by original expor	iuni,

					Standardisc	d Approach			
			As of 30	09/2021			As of 31,	/12/2021	
	(min EUR. *%)	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks Regional governments or local authorities Public sector entities	639	665	0		706 0	734 0	0	
	Multilateral Develooment Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates of which: SME	0 514 283	0 413 216	0 367 169		0 569 315	0 444 232		
LATVIA	Retail of which: SME Secured by mortgages on immovable property	544 236 386	410 201 375	271 115 168		540 230 434	400 192 424	266 109 194	
	of which: SME Exposures in default	0 31	0 22	0 24	8	0 34	0 24	0 25	
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0 0	
	Collective investments undertakinos (CIU) Equity Other exposures	8 5 110	8 5 157	8 11 50		7 5 90	7 5 138	8 11 43	
	Standardised Total ²				33				35

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min-FIE %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LITHUANIA	Central overerments or central salaria Seriorizad covererments or local antifolios Seriorizad covererments or local antifolios Seriorizad covererments Institutions I	656 23 0 0 0 604 334 335 157 0 0 0 0	6413 222 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3	668 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	677 19 0 0 0 514 318 338 192 195 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 3 0 0 0 0 499 253 229 109 75 0 20 0 0 0	
	Standardised Total ²				17				20

		exposures, but includes gener	al credit risk adjustments.	and the second s	Cartellacon Engolutes, account	e racator aspatiriera (Arva)	and down own to los reduction	French D ON	
					Standardis	ed Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	94	103	0		81	94		
	Regional governments or local authorities	0		i i		0	0		
	Public sector entities	ō	ō	ō		ō	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0		
	Institutions	0	0	0		0	0		
	Corporates	100	91	76		119	100	86	
	of which: SME	60	57	45		59	54	42	
	Retail	152	148	96		161	155	100	
ESTONIA	of which: SME	88	86	49		95	91	52	
Loronz	Secured by mortoages on immovable property	115	107	52		124	117	55	
	of which: SME			17	,				,
	Exposures in default Items associated with particularly high risk	1/	12	1/	3	10	11	179	- 4
	I terms associated with particularly high risk Covered bonds	43	10	24			0		
	Claims on institutions and corporates with a ST credit assessment	á	í	i i		í	í	l ŝ	
1	Collective investments undertakings (CIU)	i i	0	l ő		ı .	0	l ő	
	Equity	ō	ō	i o		ō	0	l ö	
	Other exposures	4	5	4		3	4	1 3	
	Charles Cond Total				10				

				(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.								
					Standardisc	d Approach						
			As of 30	/09/2021			As of 31	/12/2021				
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
GERMANY	Central assurances or contral hasis Anchold conversación e local adminios Public socio antilica Public socio antilica International o localesativas International o localesativas International Conversiona Grandonios Entralibutos Grandonios Entralibutos Grandonios Entralibutos Entral	13 2 1 1 3 3 0 51 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 2 3 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 10 4 0 0 0 0 0 0 0 0		13 2 0 0 44 10 0 0 0 0 0 0	13 2 0 0 44 10 0 0 0 0 0	0 0 0 0 9 4 4 0 0 0 0 0 0	0			
	Standardised Total ²				0							



Akciju sabiedriba "Citadele banka"

		Standardised Approach								
			As of 30,	09/2021			As of 31,	12/2021		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %) entral governments or central banks	12	12	0		13	13	0		
	colonal governments or local authorities	0	0	0		0	0			
	ultilateral Development Banks ternational Organisations	11	11	0		11	11	0		
Inst	stitutions	25	25	5		24	24	5		
	rporates of which: SME	47	47	17		46	46	16		
Reta	stail	0	0	0		0	0	ō		
	of which: SME scured by mortgages on immovable property	0	0	0		0	0			
0	of which: SME	0	0	0		0	0			
Item	posures in default ams associated with particularly high risk	0	0	0		0	0	0	U	
	wered bonds aims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Coll	ellective investments undertakings (CIU)	0	0	0		0	0	ő		
Eau	uity her exposures	1	1	1 0		1	1	1 0		
	and ardised Total ²			i e	0				0	

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30	/09/2021			As of 31,	/12/2021		
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
POLAND	Central occurrences or central sharing Medical conversation or local submittee Medical conversation or local submittee Medical conversation or Medical conversation or	60 0 0 3 3 0 0 0 0 0 0 0 0	69 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14 0 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	o	69 0 0 3 3 0 0 0 0 0 0 0	69 0 0 0 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
	Standardised Total ²				0				0	

(1) Chignel exposure, unlike Exposure visios, in reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (u.g., substitution effects).

(2) Total visios adjustments and provisions per country of counterpainty excludes those for securitisation exposures, additional visitation adjustments (AVAs) and other own funds inductions related to the

		exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30,	09/2021			As of 31,	/12/2021		
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
NETHERLANDS	Coming accommendator or coming almostic accommendator or coming almostic accommendator for lead arthritism and a state of the coming accommendation and accommendation acco	14 0 0 3 35 37 0 0 0 0 0 0	14 0 0 0 25 37 37 37 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 10 15 15 0 0 0 0 0 0	0	111 0 0 23 27 27 0 0 0 0 0 0 0 0	11 0 0 0 2 23 37 37 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 8 15 0 0 0 0 0 0 0	0	

© Original appearse, unlike Exposure value, in reported before taking into account any effect due to credit convenion factors or could nik religation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuations adjustments (AVAs) and other own funds induction related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	09/2021			As of 31	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²		
	(min EUR, %) Central governments or central banks Regional governments or local authorities	3	3 0	0		3	3	0			
	Public sector entities Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	Institutions Corporates of which: SME	33 12 0	33 12 0	7 10 0		34 7 0	34 7 0	7 5 0			
SWEDEN	Retail of which: SME Secured by mortoaces on immovable property	0	0	0		0	0	0			
	of which: SME Exposures in default I temms associated with particularly high risk	0	0	0	0	0	0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Collective investments undertakings (CLU) Equity Other exposures	0	0	0		0	0	0			

		exposures, but includes general credit risk adjustments.								
					Standardisc	d Approach				
			As of 30	/09/2021			As of 31,	/12/2021		
	(min EUR. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	Cathod convenients or central basis. Backed and everywhere or ficed authorities Public scatte entities Auditational Development Backs Laternational Organizations Laternational Granisations Composites of which SHE	0 25 0 0 17 1	0 25 0 0 17 1	0 5 0 0 3 0		0 25 0 0 17 1	0 25 0 0 17 1	0 5 0 0 3 0		
CANADA	Real of which (30% of which (30%) Execute to meditanes on homewable recently Execute to default Them associated with curticularly bish yiel Convent books Convent books of control to the control of the	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0	a a a a a a	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Other exposures Chandardical Total ²	0		0		0		0		

¹⁰ Oppied appears, unlike Epissars value, is required below taking size account any effect due to could convenient feature or could not inhighter belongs of up, substitution effects).
(2) Told via an aphietism and production or providey of contripantly enclude those for secretariation exposures, additional valuation analysements (SVAs) and other own funds designations related to the response, for including contribution of the designations of the designation of the designations of the designations of the designation of the designations of the designations of the designation of the designations of the designations of the designation of

					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Central generations or central salesis Regional generations to be obtainable Regional generations to be obtainable Regional generations to be obtained Regional continues and consentate with a ST central sassessment Cellucture in restitutions and consentate with a ST central sassessment Cellucture in restitutions and consentate with a ST central sassessment Cellucture in restitutions and consentate with a ST central sassessment Cellucture in restitutions and consentate with a ST central sassessment Cellucture in restitutions and consentate with a ST central sassessment Cellucture in restitution and consentate with a ST central sassessment Cellucture in restitution and consentate with a ST central sassessment Cellucture in restitution and consentate with a ST central sassessment Cellucture in restitution and consentate with a ST central sassessment Cellucture in restitution and consentate with a ST cellul sassessment Cellucture in restitution and consentate with a ST cellul sassessment Cellucture in restitution and consentate with a ST cellul sassessment Cellul continues and consentate with a ST cellul sassessment Cellul continues and consentate with a ST cellul sassessment Cellul continues and consentate with a ST cellul sassessment Cellul continues and consentate with a ST cellul sassessment Cellul continues and consentate with a ST cellul sassessment Cellul continues and consentate with a ST cellul sassessment Cellul continues and continues and continues and continues and	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				0				0



Akciju sabiedriba "Citadele banka"

					Standardise	d Approach					
			As of 31,	/03/2022			As of 30,	06/2022			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %) Central governments or central banks	1,510	1,571	14		1.411	1.428	14			
	Regional governments or local authorities	67	66	13		67	66	13			
	Public sector entities	1	1	0		2	1	0			
	Multilateral Development Banks	49	49	2		50	50	1			
	International Organisations	238	0 243	61		0 219	0 222	0 54			
	Institutions	1,521	1,240	1,010		1,543	1,298	1,068			
	Corporates of which: SME	882	1,240	555		862	1,290	1,008			
	Retail	1.101	925	606		1,140	971	636			
	of which: SME	552	496	283		569	517	295			
Consolidated data	Secured by mortgages on immovable property	749	716	321		770	757	332			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	91	50	56	34	95	54	60	35		
	Items associated with particularly high risk	35	31	46		58	48	72			
	Covered bonds	17	17	2		17	17	2			
	Claims on institutions and cornorates with a ST credit assessment	0	0				0				
	Collective investments undertakinos (CIU) Equity	3	4	12		1	1	1			
	Other exposures	110	210	58		113	198	13			
	Standardised Total ²	5,500	5.130	2.203	94	5.491	5.118	2,325	103		
		(1) Original exposure, unilse Exposure value, is reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g. substitution effects).									

		calculated as of last quarter									
					Standardisc	d Approach					
			As of 31,	/03/2022			As of 30/	06/2022			
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
LATVIA	Comit al occurrencia se control habitat Control commente de local arthrofos Midditusar Develociment Banks Midditusar Develociment Banks Midditusar Develociment Banks Control Control Control Control Control Control Control Control Control Control Control	613 0 1 0 0 0 0 0 576 552 238 437 0 31 1 0 0 0	641 0 1 1 0 0 449 313 411 200 427 27 23 8 0 0	0 0 0 0 0 0 0 0 3877 251 223 114 188 0 0 24 12 0 0 0 1 1 1 1 1 1		549 0 1 1 0 0 0 562 389 568 247 445 0 0 0 0 0 0 1 1 5 1 1 1 1 1 1 1 1 1 1	551 0 1 1 0 0 0 0 4555 3557 4311 2101 2101 223 222 20 0 0	0 0 0 0 0 0 333 245 2855 120 0 0 23 34 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
	Other exposures Standardised Total ²	91	138	44	33	91	135	43	40		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convention factors or credit risk militaption techniques (u.e., substitution effects).

27) Total value adjustments and crevisions are country of contempsity excludes those for excentisation exposures, additional valuation adjustments (AVAs) and other own funds exactions related to the

		(2) Told value adjustments and previously per country of counterparty excludes those for securitarizon exposures, additional valuation adjustments (RVAs) and other own funds reductions related to the exposures. For includes careful credit risk adjustments,											
					Standardise	d Approach							
			As of 31,	/03/2022			As of 30	/06/2022					
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
LITHUANIA	Coming deversaments or control abands. A control conversament or control abands. A control c	632 19 0 0 0 0 638 44.1 2777 1977 0 0 2.2 2.2 2.6 0 0	653 188 0 0 0 0 5555 2326 199 186 186 188 222 20 0 0 0	0 3 0 0 0 299 286 1112 27 73 0 21 34 0 0 0 0 0 0 128 128 128 128 128 128 128 128 128 128	3	611 18 0 0 0 0 0 638 415 208 181 181 0 0 7 7 29 0 0	621 18 0 0 0 0 524 322 366 197 179 0 0 2 2 2 2 2 2 2 2 3 0 0 0 0 0 0 0 0 0	238 113 79 0					
	Other exposures Standardised Total ²	12	63	6	27	14	53	7	24				

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ESTONIA	Control deversaments or control assists seguinal gene means or local atthibution seguinal gene means or local atthibution seguinal gene means or local atthibution furnishments fur	92 1 0 0 0 1188 61 172 105 129 0 0 0 0 0	105 1 0 0 0 99 56 166 100 122 22 0 9 0 0	0 0 0 0 0 0 85 44 106 57 56 0 0 11 1 1 0 0	2	82 1 1 0 0 0 158 183 114 136 0 11 9 9 9	87 1 1 0 0 137 54 177 110 14 9 0 0 0 0	0 0 0 0 0 123 42 133 63 0 0 10 0 0	
	Standardised Total ²				9				12

					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	(06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
Contract of the contract of th	r local authorities 18 Euriks nor n immovable property urticularly high risk 6 corporates with a 57 ovolit assessment	13 22 0 0 48 20 0 0 1 1 1 0 0 0	133 222 0 0 486 0 0 0 0 0 0 0 0	0 4 0 0 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	13 23 0 0 54 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	13 23 0 0 54 20 0 0 0 0 0 0	0 5 0 0 11 6 0 0 0 0 0 0 0	



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Akciiu	sahiedriha	"Citadele	hanka*

	AKCIJU SADJEDNOM CITADEJE DANKA								
					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Control on removation or common leads and control of the control o	14 0 0 0 0 0 46 0 0 0 0 0 0 0 0 0	14 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.	0 0 0 0 5 5 15 0 0 0 0 0 0 0 0 0 0 0 0 0	0	15 0 0 16 0 0 26 47 0 0 0 0 0 0 0	15 6 16 22 46 6 6 6 7 7 8	0 0 0 0 5 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
		(1) Original exposure, unlike Ex	married balls	un taking into possent pay office	t due to coult conserve factor	o as assell sick achieving technic	ourse for a substitution offices		
		(1) Original exposure, united Ex							

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes owner order fix all distinsments.											
		SOCIETA, IOS INCIGAS CIRCO	a Croit fax apparents.		Standardise	ed Approach							
			As of 31,	03/2022			As of 30,	(06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²				
POLAND	Comited conversaments of contrival basins Annual activations Public sector entitions Public sector entitions Annual activations International Constitutions International Constitutions	69 0 0 0 0 3 3 0 0 0 0 0	69 0 0 0 0 3 3 0 0 0 0	14 0 0 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0	0	69 0 0 0 3 3 0 0 0 0	69 0 0 0 3 3 0 0 0 0 0	14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other excosures	0 0 0	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0					

			Standardise	ed Approach			
	As of 31,	03/2022			As of 30,	06/2022	
Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value
10	10	0		- 11	11	0	

		AS 01 31,	03/2022			AS 01 30/	00/2022	
(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Central governments or central banks Recional overnments or local authorities Public sector entities Mutilateral Develooment Banks International Consnictions	10 0 0 0	10 0 0 0	0 0 0 0		11 0 0 0	11 0 0 0	0 0 0 0	
Institutions Corporates of which: SME Retail of which: SME	23 34 0 0	23 34 0 0	5 14 0 0		17 34 0 0	17 34 0 0	4 14 0 0	
Secured by mortpages on immovable property of which SME Exposures in default Items associated with particularly high risk Covered bonds	0 0 0	0	0 0	0	0 0 0	0 0 0	0 0 0	0
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0	0	0 0 0		0	0 0 0	0 0 0	
 Standardised Total ²	(1) Original exposure, unlike E	cosum value, is reported befo	n taking into account any effect	t due to credit conversion facto	s or credit risk mitigation techni	oues (e.a. substitution effects)		

		exposures, but includes general credit risk adjustments.											
					Standardisc	d Approach							
			As of 31,	/03/2022			As of 30,	06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²				
	(mh EUR, %) Central governments or central banks Regional governments or local authorities	3	3	0		13	13	0					
	Regional governments or local authorities Public sector entities Multilateral Development Banks	0	0			0	0	0					
	Mutuateral Development banks International Organisations Institutions	0	0	0 7		0 34	0	0 7					
	Corporates of which: SME	7	7 0	5 0		7 0	7	5 0					
SWEDEN	Retail of which: SME	0	0	0		0	0	0					
SWEDEN	Secured by mortpages on immovable property of which: SME	0	0	0		0	0	0					
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0					
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Collective investments undertakings (CLU) Equity Other exposures	0	0			0	0	0					
	Standardised Total ²				0			, and the second					

		exposures, but includes gene							
					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	20	20			25	20		
	Public sector entities	10		í			10	o o	
	Multilateral Development Banks	0		0		i i	0	o o	
	International Organisations	0	0	0		0	0	0	
	Institutions	16	16	3		18	18	4	
	Corporates	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CANADA	of which: SME	0	0	0			0	0	
	Secured by mortgages on immovable property of which: SHE	0	0	0			0	0	
	or which; site Exposures in default	0					0		
	Items associated with particularly high risk	ů	i i	0	ů	0	0	0	
	Covered bonds	ů o	l ä	, o		i o	o o	o o	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0		0		0	0	0	
	Standardized Total ²								

					Standardisc	d Approach			
			As of 31	/03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR. %) Central governments or central banks Regional governments or local authorities Public sector entities	0 0	0	0		0	0	0	
	Multilateral Development Banks International Organisations Institutions	0	0	0		0	0	0	
Country of	Corporates of which: SME Retail of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortoaces on immovable property of which: SNE Exposures in default	0 0 0	0	0	0	0	0	0	
	Items associated with earticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity Other exposures Standardion Total ²	0	0	0	0	0	0	0	



Credit Risk - IRB Approach

							IRB Ap	proach					
			As of 30/09/2021 As of 31/12/2								As of 31/12/2021		
		Origina			Risk exposure amo		Value adjustments	Original	Original Exposure ¹		Risk exposure a		Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Canaalidatad data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30,	/06/2022		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonaatea aata	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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



General governments exposures by country of the counterparty

						Akc	iju sabiedriba "Citadele l	banka"						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y [[11 - 2Y [[2Y - 3Y [[33 - 5Y] [5Y - 10Y [[10Y - more Total	Austria	0 0 0 0 1 8	0 0 0 1 1 8			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 8			0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Belgium	0 0 3 1 0 0	0 0 3 1 1 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0		
[0 - 3M [Bulgaria													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Cyprus													
Total Tota	Czech Republic	0 12 0 0 0 0	0 12 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 12 0 0 0 0	(0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
10 - 3M 13M - 1Y 14Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 11Y - more Total	Denmark											,		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	0 0 1 1 76	0 0 1 1 2 76	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 2 76 0	(000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

				Akciju sabiedriba "Citadele banka" As of 31/12/2021 Direct exposures										
							As of 31/12/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland	((((((((((((((((((((5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M [France		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 0 0 2			0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
[0 - 3M [Germany	11	0 0 10 2 2 2 2 0 0 0 0 0 3 3 3 3 3			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 10 0 0 3 3				0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
To -3M	Greece													
10tal 0 - 3M 1 3M - 1Y 1 1Y - 2Y 1 2Y - 3Y 1 3Y - 5Y 1 5Y - 10Y 1 10Y - more Total	Hungary													
Total	Ireland													
To - 3M	Italy													
[0 - 3M [Latvia	12(12 16) 66 99 90	120 2 12 9 69 5 5 5 9 169 6 96			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	120 12 38 5 132 66 0 373	((((((0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

						Akı	ciju sabiedriba "Citadele l	banka"						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania	3 3 27/ 3 9 11: 10	94 1 111	0 0 0 0 0	0 0 0 0 0	55	25 28 278 29 38 109 19 525	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 1 0 3	0 0 0 0 0	5
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
To - 3M	Netherlands		0 0 0 0 0 4 4 4 4 4 4 4 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 4 4 4 0 0 2	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0	
To - 3M	Poland	4 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 43 23 3 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14
[0 - 3M] [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Portugal	V-								J				
[0 - 3M [Romania													
[0 - 3M [Slovakia	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(0 0 2 2 0 6 12 20	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						Akı	ciju sabiedriba "Citadele l	banka"						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain													
[0 - 3M [Sweden		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0		0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom													
10 - 3M 13M - 14Y 14Y - 2Y 14Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada	12 12 12 13 15 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 1 11 12 0 23	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	5
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						Akı	ciju sabiedriba "Citadele b	oanka"						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
		Table man annual of ma	Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [u.s.	13	0 0 2 0 0 2 9 0	000000000000000000000000000000000000000	0 0 0 0	(0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 1 2Y - 3Y [] 13Y - 5Y [] 15Y - 10Y [] 10Y - more Total	China													
Total Tota	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
To - 3M	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Akciju sabjedriba "Citadele banka"

						rinc.	iju sabiedriba. Citadele	barika						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(Derivatives with po				Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with pos	strive fair value	Derivatives with	n negative fair value			Blakamelahand
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
To - 3M	Others		0 0 0 0 0 0 0 0	000	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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



General governments exposures by country of the counterparty

						AK	ciju sabiedriba "Citadele t	Janka						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfoli	.	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria	(0 0 0 0 2 2 7	0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
Total	Belgium		0 0 3 1 0 0	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Bulgaria													
[0 - 3M [Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y] [15Y - 10Y	Czech Republic		0 0 0 0 0 0 5 0 5	0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Denmark													
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia	77	0 0 0 2 2 4 76 0	000000000000000000000000000000000000000			0 0 0 0 2 2 4 75 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		



General governments exposures by country of the counterparty

					ARC	iju sabiedriba "Citadele l	Dalika						
						As of 30/06/2022	2						
					Direc	ct exposures							
(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
				Non-derivative financial as	ssets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	ı negative fair value	Off-balance sl	heet exposures	
ity Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
Finland		0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
France		0 0 0 0 0 0 0 1 1 1 1 1 1 1 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
Germany	1	0 0 0 2 12 12 15 15 15 15 15 15 15 15 15 15 15 15 15	(0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 10 0 5 2 17 0	000000000000000000000000000000000000000	0 0 0	0	0 0 0 0 0	000000000000000000000000000000000000000		
Croatia		32				33			·	J			
Greece													
Hungary													
Ireland													
Italy													
Latvia	5 4 11 9 10	0 0 0 4 64 64 2 2 42 1 1 111 8 8 98 5 5 105 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 6 0 6 0 25 0 26 0 1 0 20 0 0	0 58 17 85 96 85 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0		
	Finland France Germany Croatia Greece Hungary Ireland	Total gross carrying amount of non-derivative financial assets Finland France Germany Ireland Italy Latvia	Total gross carrying amount of non- derivative financial assets Finland France France Germany Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Total carrying amount of non- derivative financial assets Finland Finland Total carrying amount of non- derivative financial assets Finland Fi	Total carrying amount of non-derivative financial assets of which: Financial assets hed for trading Finland France France Germany Germany Total gross carrying amount of non-derivative financial assets positions) France Total carrying amount of non-non-derivative financial assets positions of which: Financial assets hed for trading Germany Total carrying amount of non-non-derivative financial assets positions of which: Financial assets hed for trading Total carrying amount of non-non-derivative financial assets positions) of which: Financial assets hed for trading Total carrying amount of non-non-derivative financial assets positions) of which: Financial assets hed for trading Total carrying amount of non-non-derivative financial assets hed for trading of which: Financial assets hed for trading Total carrying amount of non-non-derivative financial assets hed for trading of which: Financial assets hed for trading of which is trading to the form trading trad	Non-derivative financial a social prose carrying amount of non-derivative financial assets Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets held for trading Finland Finance Finance France Finance Fi	(min EUR) Country / Region Total gross carrying amount of mon-derivative financial assets by accounting portfolion and derivative financial assets by accounting portfolion and derivative financial assets and account of mon-derivative financial assets and derivative financial assets a	(min C.M.) (min C	(min D.R) Total gross carrying amount of non-finite series (and the series) Figure 1 Figure 1 Figure 1 Figure 2 Figure 2 Figure 2 Figure 3 Figure 3 Figure 3 Figure 3 Figure 4 Figure 3 Figure 4 Figure 4	Country Region Country Country Region Region	(en COS) Comby Region File Corrigon Service Comby Comb	Course Finds Fin		Part Part



General governments exposures by country of the counterparty

						Aki	ciju sabiedriba "Citadele l	banka"						
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance si	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania	24 236 56 42 122 104 6	56 42 122 104	0 0 0 0 0	0 0 0 0 0	16 3 3 6	24 226 53 26 88 102 6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 2 0 0 0 0	000000000000000000000000000000000000000	3
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands	0 4 0 0 2	0 4 0 4 0 0 2	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 4 0 4 0 0 0 2	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0	
[0 - 3M [Poland	0 43 23 3 3 0 0	0 0 43 23 3 0 0	0 0 0 0 0	0 0 0 0 0		0 0 43 23 3 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	13
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia	0 0 2 2 18 0 20	0 0 2 2 0 18 0	0 0 0 0 0	0 0 0 0 0	(0 0 2 2 0 18 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	5
10 - 3M	Slovenia													



General governments exposures by country of the counterparty

						Ako	iju sabiedriba "Citadele I	banka"						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	(12)	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 10 0 0 0 0	000	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
To - 3M	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada	(((((((((((((((((((0 0 0 0 0 1 1 1 1 2 2 2 2 2 10 10 1 1 1 1	((((((((((((((((((((0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 1 10 11 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total Tota	Hong Kong						2	U		0	0			4



General governments exposures by country of the counterparty

						Akı	ciju sabiedriba "Citadele b	oanka"						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	(0 4 0 2 0 9 0	000000000000000000000000000000000000000	0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 1 2Y - 3Y [] 13Y - 5Y [] 15Y - 10Y [] 10Y - more Total	China													
To - 3M T SM T SM T SM T T T T T T T T T	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
To - 3M	Middle East													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Akciju sabjedriba "Citadele banka"

						rinc.	iju sabiedriba. Citadele	burika						
		As of 30/06/2022 Direct exposures												
	(mln EUR)			On balance s	Deriva	tives		Off bala						
										Derivatives with negative fair value		Off-balance sheet exposures		
		Total gross carrying amount of non- derivative financial assets			Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value					
Residual Maturity	Country / Region		Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
TO - 3M T3M - 1Y T1Y - 2Y T2Y - 3Y T3Y - 5Y T5Y - 10Y T10Y - more Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others		0 0 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

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

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

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

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

		As of		As of 31/12/2011										
	Gross carrying amount/ Noninal amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ^{cs} Collaterals and			Gross carrying amount/ Nominal amount					pairment, accumulated negati Bit risk and provisions ^{4,8}	ve changes in fair	Collaterals and
	Of which performing but past due >30 days	Of which non-performing ¹	On performing exposures ²	On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days	Of s	which non-performing ¹	1	On performing exposures ²	On non-performing	avmacurae ³	financial guarantees received on non- performing exposures
(min EUR)	and <=90 days	Of which: defaulted Of wh	nich Stage 3	Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	385 0	0 0	0	0 0	0	365	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	1,687 0		0	2 0	0	1,755	0	0	0	0	2	0	0	0
Central banks	2 0		0	0 0	0	2	0	0	0	0	0	0	0	0
General governments	1,271 0		0	1 0	0	1,363	0	0	0	0	1	0	0	0
Credit institutions	206 0		0	0 0	0	189	0	0	0	0	0	0	0	0
Other financial corporations	45 0		0	1 0	0	41	0	0	0	0	1	0	0	0
Non-financial corporations	164 0		0		0	160	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	2,702 9	85 85	64	43 36 35	47	2,805	16	91	91	77	46	36	36	53
Central banks			0	0 0	0	0	0	0	0	0	0	0	0	0
General governments	24 0		0	0 0	0	21	0	0	0	0	0	0	0	0
Credit institutions	22 0		0	0 0	0	22	0	0	0	o	0	0	0	0
Other financial corporations	20 0		0	0 0	0	20	0	0	0	o	0	0	0	0
Non-financial corporations	1,479 6	61 61	41	24 17 17	42	1,499	9	67	67	53	27	17	17	48
of which: small and medium-sized enterprises	1,113 6	S 52 52	33	19 9	41	1,123	9	58	58	45	21	9	9	48
of which: Loans collateralised by commercial immovable property	602 1	32 32	27	10 12 13	18	630	0	39	39	33	12	11	11	27
Households	1,158 3	3 24 24	23	18 18 18	5	1,243	6	24	24	24	19	19	19	5
of which: Loans collateralised by residential immovable property	719 2	2 20 20	20	9 17 15	4	740	2	s	S	S	7	2	2	3
of which: Credit for consumption	129 1	1 1	1	6 1	0	133	1	2	2	2	8	1	1	0
DEBT INSTRUMENTS other than HFT	4,775 9	85 85	64	44 36 35	47	4,925	16	91	91	77	48	36	36	53
OFF-BALANCE SHEET EXPOSURES	342	1 1	1	3 0 0	0	422		0	0	0	4	0	0	0

The transferring commence diseases that which CAC 10 Reaction IDI to 1992021 COX.

The property of the commence of the second control of the control of the

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

	As of 31/03/2022													As of 30/06/2022				
	Gross carrying amount/ Nominal amount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ^{6,6} Collaterals and			Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ^{4,8}			Collaterals and			
	Of which performing but past due >30 days			Of which non-performing	o*	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures	O bu	of which performing at past due >30 days and <=90 days		Of which non-performing)¹	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures
(min EUR.)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	323	3 0	0		0	0				186	0	0				0	0	0
Debt securities (including at amortised cost and fair value)	1,595	5 0	0			2				1,618	0	0			2		0	0
Central banks		0 0				0		0	0	0	0	0			0	0	0	
General governments	1,263	3 0				1		0	0	1,291	0	0		0	1	0	0	
Credit institutions	156	6 0				0	0	0	0	152	0	0			0	0	0	
Other financial corporations	45	5 0				1		0	0	45	0	0			1	0	0	
Non-financial corporations	13:	1 0				0		0	0	131	0	0			0	0	0	
Loans and advances(including at amortised cost and fair value)	2,882	16	89	89	75	53	34	34	51	3,014	6	89	89	78	60	35	35	52
Central banks		0	c			0	0	0	0	0	0	0		a	0	0	0	
General governments	22	2 0	c			0	0	0	0	24	0	0		a	0	0	0	
Credit institutions	23	3 0				0	0	0	0	24	0	0		a a	0	0	0	۰
Other financial corporations	43	3 0				1	. 0	0	0	37	0	0		0	1	0	0	۰
Non-financial corporations	1,526	6 10	66	66	5 53	31	17	16	47	1,607	3	66	66	55	33	16	16	48
of which: small and medium-sized enterprises	1,21	2 10	57	57	45	25	8	8	46	1,251	3	53	53	43	27	7	7	44
of which: Loans collateralised by commercial immovable property	63	9 0	38	38	33	13	11	11	27	698	0	42	40	36	15	12	12	29
Households	1,26	9 7	23	23	3 22	20	18	18	5	1,322	4	24	24	23	26	18	18	5
of which: Loans collateralised by residential immovable property	751	5 1	5	5	5	7	1	1	3	776	2	5		5	11	1	1	4
of which: Credit for consumption	131	5 1	1	1	1	9	1	1	. 0	147	1	1	1	1	8	1	1	٥
DEBT INSTRUMENTS other than HFT	4,799	16	89	89	75	55	34	34	51	4,819	6	89	89	78	62	35	35	52
OFF-BALANCE SHEET EXPOSURES	408		0	0		4				397		1	1	1	4	0		1

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground as ground



Forborne exposures

	As of 30/09/2021							As of 31/12/2021							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		received on e	ancial guarantees xposures with e measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		received on e	ancial guarantees xposures with e measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	o	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	0	0	0	0				
Credit institutions	0	0	0	0	0		0	0	0	0	0				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	187	56	32	28	147	29	183	62	32	29	139	32			
Central banks	0	0	0	0	0	O	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	O	0	0	0	0	0	0			
Non-financial corporations	147	39	15	13	126	27	144	44	15	13	121	29			
of which: small and medium-sized enterprises	98	30	7	5	86		96	35	7	6	82				
Households	39	17	16	15	20	1	. 39	18	17	16	18	2			
DEBT INSTRUMENTS other than HFT	187	56	32	28	147		183	62	32	29	139				
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice ³	0						0								
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0								

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



Forborne exposures

Akciju sabiedriba "Citadele banka"

	As of 31/03/2022							As of 30/06/2022							
	Gross carrying amount of exposures with forbearance measures		Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and fin received on e forbearanc				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	o	0	0	0	o			
Debt securities (including at amortised cost and fair value)	o	0	0	o	0	0	o	o	0	0	0	o			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	0	0	0	0				
Credit institutions	0	0	0	0	0		0	0	0	0	0				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	167	62	31	29	123	31	120	63	31	30	83	32			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	o			
Non-financial corporations	131	43	15	13	106	29	92	44	14	13	74	30			
of which: small and medium-sized enterprises	84	35	6	5	68		52	32	5	4	44				
Households	36	18	17	16	16	2	28	19	17	17	9	2			
DEBT INSTRUMENTS other than HFT	167	62	31	29	123		120	63	31	30	83				
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0								
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0								

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Akciju sabiedriba "Citadele banka"

(mln EUR) 134 306

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (81) 2021/451 - 175 on Supervisory reporting.