

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

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



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	395	453	453	456	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	395	453	453	456	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	395	453	453	456	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	395	453	453	456	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	451	508	508	529	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	451	508	508	529	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	2,197	2,314	2,348	2,436	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	2,197	2,314	2,348	2,436	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	17.96%	19.57%	19.29%	18.72%	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	17.96%	19.57%	19.29%	18.72%	(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	17.96%	19.57%	19.29%	18.72%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.96%	19.57%	19.29%	18.72%	(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	20.54%	21.97%	21.61%	21.74%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.54%	21.97%	21.61%	21.74%	(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	4,869	4,912	4,838	4,744	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	8.10%	9.22%	9.36%	9.61%	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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	395	453	453	456	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	395	453	453	456	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	4,869	4,912	4,838	4,744	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	4,869	4,912	4,838	4,744	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.10%	9.22%	9.36%	9.61%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.10%	9.22%	9.36%	9.61%	[A.2]/[B.2]	



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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	451	AS 01 31/12/2023 508	AS 01 31/03/2024 508	AS 01 30/06/2024	C 01.00 (0010.c0010)	Addiction 4(118) and 72 of CPR
	_		395	453	453	456	C 01.00 (x0000,c0010)	Acticle 50 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments) Capital instruments eligible as CE11 Capital (including share premium and net own capital					C 01.00 (00000,c0010)	Articles 50 or Link Articles 26(1) points (a) and (b), 27 to 29, 26(1) point (f) and 42 of CRR
	A1.1	instruments)	159	159	159	159		
	A.1.2	Retained earnings	253	305	305	305	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-8	-3	-3	-2	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CFR
	A1.4	Other Reserves	3	4	4	5	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0220,c0010)	Atticle B4 of CFFR
	A1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r0250,c0010)	Articles 22 to 25 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-2	-4	-2	-2	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 35(1) point (b) and 37 of CRR. Articles 4(115), 35(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	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), 45 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 35(1) point (g) and 44 of CRR
	A1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-9	-9	.9	-9	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0471,c0010) +	Articles 4(36), 36(1) point (k) (i) and 69 to 91 of CRR; Articles 36(1) point (k) (ii), 263(1) point (k), 244(1) point (k) and 279(2) of CRR; Articles 36(1) point k) (iii) and 379(2) of CRR; Articles 36(1) point k) (iv) and 153(6) of CRR; Articles 36(1) point k) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-9	-9	-9	-9	C 01.00 (r0460,c0010)	Articles 35(1) point (4) (6), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET3 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), 35(1) point (h); 43 to 45, 49 (2) and (3) and 79 of CRR
	A1.16	(-) 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 CFR
OWN FUNDS	A.1.17	(-) Holdings of CETs capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (49500,c0010)	Articles 4(27); 36(1) point (i(; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CFPR
	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
	A1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (ri) 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
	A1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-4	-4	4	0	C 01.00 (r0524,c0010)	Afficie 3 CRR
	A1.20	CET1 capital elements or deductions - other	Ō	0	0	0	C 01.00 (r0529,c0010)	-
	A1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Atticles 450 to 472, 475 and 481 of CER
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Articles G1 of CFFR
	A2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2	(-) Excess deduction from 12 items over 12 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0650,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	Application of the control of the co				456	C 01.00 (10720,c0010) C 01.00 (10015,c0010)	Article 25 of CFR
	A.3 A.4	TIER 1 CAPITAL (net of deductions and after transitional adjustments) TIER 2 CAPITAL (net of deductions and after transitional adjustments)	395	453 56	453	456 74	C 01.00 (4015,c0010)	Assicie 25 of CRR Assicie 71 of CRR
	A.4 A.4.1		57			74	C 01.00 (40750,c0010) C 01.00 (40760,c0010) + C 01.00 (40890,c0010)	
	A.4.1	Tier 2 Capital instruments	57	56	55	74	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) +	
	A.4.2		0	0	0	0	C 01.00 (49930,c0010) = C 01.00 (19940,c0010) + C 01.00 (49950,c0010) = C 01.00 (19955,c0010) + C 01.00 (49970,c0010) = C 01.00 (19974,c0010) + C 01.00 (49978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (49878,c0010) C 01.00 (49880,c0010) + C 01.00 (49800,c0010) + C 01.00 (4980,c0010)	
		TOTAL RISK EXPOSURE AMOUNT	2,197	2,314	2,348	2,436	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 96 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transition all adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.96%	19.57%	19.29%	18.72%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.96%	19.57%	19.29%	18.72%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	20.54%	21.97%	21.61%	21.74%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	395	453	453	456	[A1-A113-A121+MN(A2+A113-A22- A24+MN(A4+A22-A43,0),0)]	<u> </u>
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL (MIN) MODELS COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.96%	19.57%	19.29%	18.72%	A 2.4+MN(A.4+A.2.2+A.4.3,0),0)] [D.13(8-8.1)	·
Fully loaded ¹	_							
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to 12 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements ed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a	0	0	0	0	C 05.01 (r0440,c0040)	



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	1,938	1,976	2,005	2,091	C 02.09 (n044, c0110) (C 07.00 (n089, c1220, s001) + C 07.00 (n0110, c1220, s001) + C 07.00 (n0130, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s002) + C 08.01 (
Of which the standardised approach	1,938	1,976	2,005	2,091	C 02.00 (0060, c0010)-{C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001)+ C 07.00 (10130, 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 (0420, c0010)
Counterparty credit risk (CCR, excluding CVA) [†]	11	5	6	7	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001) + C 07.00 (r0130, ct220, s001) + C 08.01 (r0040, ct280, s002) + C 08.01 (r0050, ct280, s002) +
Credit valuation adjustment - CVA	3	2	3	6	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 (0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	7	4	7	4	C 02.00 (r0520, c0010)
Of which the standardised approach	7	4	7	4	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 (0010, c0601)*12.5+C 20.00 (0010,c0450)*12.5+MAX(C 24.00(0010,c0090),C 24.00(0010,c0100),C 24.00(0010,c0100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	238	327	327	327	C 02.00 (0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (0000, c0010)
Of which standardised approach	238	327	327	327	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0820, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	2,197	2,314	2,348	2,436	

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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	167	229	62	125
Of which debt securities income	7	9	3	6
Of which loans and advances income	150	206	55	112
Interest expenses	22	34	13	26
(Of which deposits expenses)	17	26	12	22
(Of which debt securities issued expenses)	5	7	2	4
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	29	38	9	17
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	9	11	4	7
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	1	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	0	-1	-1	-1
Net other operating income /(expenses)	-2	-3	-1	-1
TOTAL OPERATING INCOME, NET	180	241	60	120
(Administrative expenses)	66	95	27	56
(Cash contributions to resolution funds and deposit guarantee schemes)	7	8	2	3
(Depreciation)	7	9	2	5
Modification gains or (-) losses, net	0	-1	-1	-1
(Provisions or (-) reversal of provisions)	-1	0	-1	-2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	0	-1	-2
(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)	-6	-5	-2	-5
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-6	-5	-2	-5
(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	-5	-6	-1	-4
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	102	127	29	57
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	94	103	24	46
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	94	103	24	46
Of which attributable to owners of the parent	94	103	24	46

⁽¹⁾ Information available only as of end of the year
(2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023				As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
		1	air value hierarch	у			Fair value hierarchy	,		1	Fair value hierarch	ıy			Fair value hierarch	,	
ASSETS:	Carrying amount	Level 1	1 Level2 Level3		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	494				532				392				164				IAS 1.54 (i)
Financial assets held for trading	5	0	5	0	1	0	1	0	1	0	1	0	2	0	2	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	2	1	0	1	2	1	0	1	3	1	0	1	2	1	0	1	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	7	0	7	0	43	11	32	0	69	46	23	0	93	70	23	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	160	132	28	0	137	102	34	0	136	115	21	0	127	107	20	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	3,898				3,884				3,934				4,047				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	204				201				188				187				
TOTAL ASSETS	4,771				4,800				4,723				4,623				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 30/09/20	123					As of 31/	12/2023					As of 31/1	03/2024					As of 30/	06/2024			
		Gross carry	ring amount ⁽²⁾		Ac	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amou	nt ⁽²⁾	Accu	amulated impairm	ent ⁽²⁾	Gro	s carrying amount		Acc	umulated impairm	ent ⁽²⁾	Gros	ss carrying amount		Accu	mulated impairm	ent ⁽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 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credir 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			References
Financial assets at fair value through other	Debt securities	160	0	0	0	0	0	137	0	0	0	0	0	136	0	0	0	0	0	127	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		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		1,022	0	0	-1	0	0	1,000	0	0	0	0	0	1,001	0	0	0	0	0	975	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	2,666	235	65	-49	-18	-32	2,677	239	59	-52	-16	-31	2,719	239	64	-50	-15	-32	2,859	228	65	-43	-12	-32	Annex V.Part 1.32, 44(a)

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

^[9] From June 2021, the gross carrying amount of assets and accumulated impairments that are punchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



Breakdown of liabilities

Akciju sabiedrība "Citadele banka"

(mln EUR)

		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
inancial liabilities held for trading	1	3	1	1	IFRS 7.8 (e) (ii); IFRS 9.BA.6
rading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
nancial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
nancial liabilities measured at amortised cost	4,090	4,093	4,005	3,943	IFRS 7.8(g); IFRS 9.4.2.1
on-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
erivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
ir 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
ovisions	4	5	4	3	IAS 37.10; IAS 1.54(I)
x liabilities	3	18	22	10	IAS 1.54(n-o)
are capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
her liabilities	40	45	46	47	Annex V.Part 2.13
abilities included in disposal groups classified as held for sale	131	122	104	106	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
aircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
OTALLIABILITIES	4,270	4,285	4,182	4,110	IAS 1.9(b);IG 6
TAL EQUITY	502	515	540	514	IAS 1.9(c), IG 6
OTAL EQUITY AND TOTAL LIABILITIES	4,771	4,800	4,723	4,623	IAS 1.IG6

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



Breakdown of liabilities

Akciju sabiedrība "Citadele banka"

(mln EUR)

			Carrying	amount		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		1	3	1	1	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLL POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	41	41	40	2	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	2	1	0	2	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	84	90	59	77	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	49	46	54	45	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7	6	7	6	Annex V.Part 1.42(c),44(c)
Dancaita	of which: Current accounts / overnight deposits	6	6	7	6	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	161	192	186	200	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	101	121	116	120	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,584	1,551	1,513	1,406	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,103	1,031	942	928	ECB/2013/33 Annex 2.Part 2.9.1
	Households	1,925	1,927	1,908	1,947	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,566	1,477	1,409	1,426	Annex V.Part 1.42(f), 44(c)
Debt securities issued		263	260	261	281	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	61	60	61	80	Annex V.Part 1.37
Other financial liabilities		26	27	29	23	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		4,091	4,096	4,006	3,944	



Market Risk Akciju sabiedrība "Citadele banka"

								,	Jubicumbu C		_											
	SA					l	М									IM						
			VaR (Memorano	dum item)	STRESSED VaR	(Memorandum item)	INCREMEN MIGRATION R	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	ARGE FOR CTP		VaR (Memor	andum item)	STRESSED Var (M	femorandum item)			ALL PRICE RIS	KS CAPITAL CH/	ARGE 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 (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1	2/2023					
Traded Debt Instruments	7	4	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	7 0	4 0	0	0	0	0							0	0	0	0						
Equities	0	0	0	ō	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	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	7	4	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	6/2024					
Traded Debt Instruments	7	4	0	0	0	0							0	0	0	0						
Of which: General risk	7	4	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							ů	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	7	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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 OVI template.

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Standardised Approach												
	As of 30/09/2	023			As of 31/	12/2023							
Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions						
1299	1350			1340	1.384								
70	79	6		75	77								
2	7	3		7	6	3							
34	378	0		32	374	0							
	0	0		0	0	0							
176		41		166	165	43							
1,285		874		1,303	1,052	877							
740		458		752	595	482							
1,016		556		1,014	842	561							
472		239		453	397	227							
752	719	307		754	723	304							
3		39		65		35							
	37	39	77	80	32								
40	37	30		35	16								
					1.0								
	ı ,	,		,	1	1							
	6	12			6	12							
104	172	47		110	169	- 45							
4,800	4,860	1,949	109	4,977	4,200	1,981	2						
	4,850 ⁽¹⁾ Original exposure, unlike Deposure value, in	4,895 **Criginal exposure, unlike Exposure value, in reported before taking into account	4,856 4,869 1,949	4,855 4,800 1,940 159 "Criginal exposure, unlike Exposure value, in reported before taking into account any effectious to credit conversion factors or credit ink miligation factors."	4,856 4,850 1,940 100 1,940 100 4,977 ***Criginal exposure, selles Exposure value, in reported before biling into account any effect due to credit convention factors or credit risk miligades becheiques (e.g., substitution effects).	4,850 4,860 1,340 109 4,970 4,900 ***Original engourse, utalias Dapourse value, in reported before basing into account any effect data to credit conversion factions or credit risk are digated each relation in the charge.	4,000 4,000 1,000						

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	(minSUR, %)	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	804	831	0		825	852		
	Resional sovernments or local authorities	0	0	0		0	0	0	
	Public sector entities	3	3	1		1	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0			0	0	
	Institutions	1					0		
	Corporates	451	357	312		460	358	313	
	of which: SME	310 526	232 390	187 262		306 529	235 381	190	
	Retail	526 210	390 173	262		529 194	381	258	
LATVIA	of which: SME	210 417	173	99 172		194	156	163	
	Secured by mortgages on immovable property of which: SME	417	403	1/2		412	399	163	
	of which: SME Exposures in default	16	10	10					
	Items associated with particularly high risk							42	
	Covered bands						20		
	Claims on institutions and corporates with a ST credit assessment	0		0			0		
	Collective investments undertakings (CRI)	i i	1	1		ı,	1	,	
	Councaive investments undertakings (Cital		1	11		· ·		11	

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		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
	(minEUR, %)								
	Central governments or central banks	318	334	0		347	349		i e
	Regional dovernments or local authorities	12	13			9	11		
	Public sector entities						0		1
	Multilateral Development Banks International Organisations								
				2					
	Institutions Corporates	497	370	318		491	381	326	1
	of which: SME	358	267	217		365	290	236	
	Branit.	314	282	188		322	295	197	1
	of which: SME	147	133	76		149	135	77	
LITHUANIA	Secured by morbiasies on immovable property	188	176	74		194	182	79	
	of which: SME	0	0	0		0	0	0	1
	Exposures in default	26	23	24	3	26	22	24	3
	Items associated with particularly high risk	45	35	52		34	28	42	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CRI)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	12	51			34	45		
	Property and Prope				28				27

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(mtsSUR, %)	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	80	85	0		80	87		
	Regional governments or local authorities	3	3	1		4	3	1	
	Public sector entities	4	4	2		6	6	3	
	Multilateral Development Banks	0		0		0	0		
	International Organisations	9		0				0	
	Institutions	139	130	117		148	136	122	
	Corporates of which: SME	72	67	53		146	71	57	
	OF WHERE SAME Retail	175	169	107		172	166	105	
	of which: SME	117	112	64		110	105	60	
ESTONIA	Secured by morbiasies on immovable property	141	135	58		142	137	58	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	9	4	5	2	8	4	5	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	9	9	1		9	9	1	
	Claims on institutions and corporates with a ST credit assessment	0		0			0		
	Collective investments undertakings (CRII)	0		0					
	Equity	0 4		9			0 7		
	Other exposures Standardised Total ²	,			11				

		(2) Total value adjustments and provisions per c		ose for securitisation exposures but	t includes general credit risk adjust	ments.			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	/12/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
UNIVERSITATES	Central assertments or central suices Festival communities to lead authorities Festival communities Festival comm	20 0 14 0 25 29 0 0	20 0 14 0 25 39 0 0	0 0 0 0 5 22 0 0		18 0 12 12 0 24 38 0 0	18 0 12 0 24 38 0 0	0 0 0 0 5 12 0 0	
UNITED STATES	Secured by principings on immersable property of which 1996 of which 1996 or in default to the secure of the secur	0 0 0 0 1 1	0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0	0 0 0 0 0 0 0 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 1 1 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				0				

European | Barbing | 2024 EU-wide Transparency Exercise | Credit Risk - Standardised Approach

	Antija sabitarba Gradett barina												
					Standardised Ap	proach							
			As of 30/09/2	023			As of 31	/12/2023					
	(minSUR, %)	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		,			3	,						
	Regional governments or local authorities	35	35	0		35	35						
	Public sector entities	0											
	Multilateral Development Banks	0	0	0		0	0	0					
	International Ordanisations	0	0	0		0	0	0					
	Institutions	61	60	12		55	54	11					
	Corporates	3	3	1		2	2	1					
	of which: SME Retail												
	Retail of which: SME						0						
GERMANY	Secured by mortifales on immovable property			0			0						
	of which: SME			0			0						
	Exposures in default	0	0	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bands	0	0	0		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
I	Collective investments undertakings (CIUI)	0					0						
	Equity						0						
	Ofter exposures	۰				۰							
	Standardised Total ²	0											
		Original exposure, unlike Deposure value, in reported before taking into account any effect due to credit convenion factors or credit risk mitigation techniques (e.g., substitution effects).											

					Standardised Ap	proach					
			As of 30/09/2	023			As of 31	12/2023			
		Original Exposure ^s	Oligheil Egyssen ¹ Egyssen ¹ Value segesser amount Value algottenesis and produces ² Oligheil Egyssen ³ Egyssen Value ³ Risk expense amount Value algottenesis and produces ³								
	(minEUR, %)					12	12				
	Central sovernments or central banks	7	7	0		12	12				
	Resional sovernments or local authorities Public sector entities					ů	0				
	Multilateral Development Banks						0				
	International Organisations	0	0	0		0	0	0			
	Institutions		8	2		7	7	1			
	Corporates	32	31	26		33	32	27			
	of which: SME	0	0	0		0	0	0			
	Retail	0		0			0				
SWITZERLAND	of which: SME						0				
	Secured by mortifales on immovable property of which: SME			0			0				
	Exposures in default				0	ů	0		0		
	Items associated with particularly high risk						0				
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CRII)		0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	2	1	1			2	2			
	Standardised Total ²				1				1		

		I room have requirement and produced print Coloning for Coloning and Williams Notice to New American September 100 August									
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31	12/2023			
		Original Exposure ^s	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		
	(minELR, %)										
	Central governments or central banks			0			0				
	Resional sovernments or local authorities	25	25	5		25	25	5			
	Public sector entities Multilateral Development Banks			0							
	Multilateral Development Banks International Organisations			0			0				
	Institutions	2	2	0		1	1	· ·			
	Corporates	6	6	2		6	6	2			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
044484	of which: SME	0	0	0		0	0	0			
CANADA	Secured by mortilistics on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		٥	0	0			
	Covered bonds	0		0		0	0				
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0				
	Collective investments undertakings (CRII)	0		0			0				
	Equity						0				
	Ofter exposures										
	Standardised Total ²	Cristonia servo con unidos Denos con unhas da c									

		(2) Total value adjustments and provisions per c	ountry of counterparty excludes the	ose for securitisation exposures but	t includes general creditrisk adjust	ments.			
					Standardised Ap	proach			
			As of 30/09/2	1023			As of 31.	12/2023	
	(min EUR. No.	Original Esposure ¹	Exposure Value	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks Regional dovernments or local authorities	10 0	10	0		30 0	10 0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Ontanisations Institutions Corporates	9 24	9 24	2		7 24	7 26	1 10	
	of which: SME Retail of which: SME	0	0	0		0	0	0	
NETHERLANDS	of which: SME Secured by morbiales on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk Covered bonds	0	0	0	0	0	0	0	
	Covered bands Covered bands Covered bands and corporates with a ST credit assessment Collective investments undertakings (CRR)	0	0	0			0	0	
	Equity Office exposures	0	0	0		0	0	0	
	Standardised Total ²								

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

			Standardised Approach										
				03/2024			As of 30	06/2024					
	train D.R. Ni	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
Ce	entral governments or central banks	1,242	1,276	5		1,022	1,057	5					
	edional dovernments or local authorities	76	77	6		74	76	6					
	ablic sector entities	8	8 374	4		8	8	4					
	ultilateral Development Banks	32	374			29	368	0					
	ternational Organisations stitutions	154	152	41		139	137	41					
	orporates	1359	1.089	908		1.440	1,136	951					
	of which: SME	803	634	514		874	665	540					
	tall	1.026	859	572		1.065	897	598					
	of which: SME	458	404	231		473	418	239					
Consolidated data	ecured by mortgages on immovable property	771	740	322		790	763	321					
	of which: SME	0	0	0		0	0	0					
Exc	cosures in default	74	36	41	33	76	34	40	33				
	ems associated with particularly high risk	44	35	53		58	45	67					
	overed bands	12	12	1		16	16	2					
	laims on institutions and corocrates with a ST credit assessment												
	oliective investments undertakinus (CIU)	2		12		2		12					
	aulty ther exposures	104	162	22		112	184	12					
	tandardised Total ²	4,907	4.827	2.011	105	4,843	4.727	2.000	95				

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min DUR. %)	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	713	740	0		507	533	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	0	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions		0					0	
	Corporates	422	385	336		522	322	351	
	of which: SME	346 525	260 392	211 266		345 539	251 405	203 276	
	Retail	525 193	392 257	205		539	406	276	
LATVIA	of which: \$34E	412	400	176		421	410	166	
	Secured by mortgages on immovable property of which: SME	412	400	1/6		421	410	100	
	Disposures in default	.,,		,		16	·		
	Hems associated with particularly high risk	17	12	19		21	15	72	
	Covered bonds		0			0		0	
	Claims on institutions and corporates with a ST credit assessment	· ·		0				0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Equity	5	5	11		5	5	11	
	Other exposures	85	106	32		92	111	34	
	Standardised Total ²				42				

					Standardise	nd Approach			
			As of 31	03/2024			As of 30	/06/2024	
	intelD.R. Ni	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central sovernments or central banks	354	355	0		345	345	0	
	Regional governments or local authorities	9	11	0		8	10	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	5		5	5	2	
	Coreorates	501	387	329		569	422	357	
	of which: SME	379 326	299 300	243 200		437 344	334 317	271 212	
	Retail	153	139	200		157	143	212	
LITHUANIA	of which: SME	202	139	83		206	195	90	
	Secured by mortalistics on immovable property of which: SME	202		0		200			
	Exposures in default	28	23	25	3	36	25	26	
	tems associated with particularly high risk	26	23	34		30	26	39	
	Covered bands		0	0		0		0	
	Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	
	Collective investments undertakings (CIU)		0	0		0	0	0	
	Equity		0	0		0	0	0	
	Other exposures	12	47	8		12	63		
	Standardised Total ²				25				2

					Standardise	ed Approach			
				03/2024			As of 30	106/2024	
	(minU.R. %)	Original Exposure ^b	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	80	87	0		50	82	0	
	Regional governments or local authorities	4	4	1		4	4	1	
	Public sector entities Multilateral Development Bunks	7	7	3		2	7	3	
	Multilateral Development Banks International Organisations			0					
	Institutions		6	3			,	3	
	Corporates	168	144	128		177	151	134	
	of which: SME	84	75	60		93	83	66	
	Retail	174	167	106		181	173	110	
ESTONIA	of which: SME	112	207	61		117	111	63	
LUIONIA	Secured by mortalises on immovable property	151	345	61		157	152	62	
	of which: SME		0	0		0		0	
	Exposures in default	11	6	8	2	10		6	3
	Items associated with particularly high risk Covered bonds						4		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	,	9	1		0	,		
	Collective investments undertakings (CIU)	i i					·		
	Equity	· ·				0			
	Other exposures	5	8	5		6	9	6	
	Standardised Total ²				13				13

			visions per country of counterparts		apposures but includes general cred	Strisk adjustments.			
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min EUR, W)	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Consider the control of the control	indisis And the property In the first the prop	12) 0 12, 25, 26, 26, 27, 28, 28, 28, 28, 28, 28, 28, 28, 28, 28	19 0 0 12 25 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5 3 3 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	19 0 0 12 24 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	137 0 0 0 122 24 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 12 11 10 0 0 0 0 0 0 0 0	o

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Accide additional Citatoric during								
					Standardis	ed Approach			
			As of 31	/63/2024			As of 30	/06/2024	
	intelDR, Ni	Original Exposure ^s	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	Comit of monoments or enterly bands Radio shall or enterly bands Radio shall or enterly Radio shall	33 33 33 0 0 0 33 2 2 0 0 0 0 0 0 0 0 0	3 3 0 0 0 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 11 1 1 0 0 0 0 0 0	0	3 20 0 0 47 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 23 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 120 13 1 0 0 0 0 0 0	0
	•	(1) Original exposure, unlike Expo	name and the first tenders in his	late comment and affect the former	Towns of the feet on the condition is	Western techniques in a school of	on officials)		

		(2) rocal value adjustments and pr	ovisions per country of counterparts	y excludes those for secure sation (exposures out includes general cred	strikaquimens.			
					Standardis	ed Approach			
			As of 31	/03/2024			As of 30	106/2024	
		Original Exposure ¹	Exposure Value ¹	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central downnments or central banks			0		5	5	0	
	Regional governments or local authorities Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0 7	0 7	0	
	Corporates of which: SME Retail	30	29	25		29	28	25	
SWITZERLAND	Notari of which: 346 Secured by mertiliaries on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0	0	۰	0	0	0	0
ĺ	Hems associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	1	1	1	1	1	1	1	

					Standardis	ed Approach			
			As of 31	/63/2024			As of 30	/06/2024	
	(min EUR, %)	Original Exposure ^b	Exposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions 2
CANADA	Court of memorators or entirely lands Public selection of an eliminar Public selection of a distribute Public selection of the selection of th	0 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 255 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٠	0 233 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				0				0

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	train D.R. Ni	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control description of control seeks Administration of the control seeks Administration of the control seeks Administration of the control seeks Administration of control seeks Administratio	10 0 0 0 0 0 0 21 21 0 0 0 0 0 0 0 0 0 0	10 0 0 0 0 0 2 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	٠	10 0 0 0 1 12 0 0 0 0 0 0 0	10 0 0 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
	Standardised Total ²					nitiration techniques (e.e. substituti			



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2023					As of 31	/12/2023		
		Origir	al Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(mln 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
0	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31	/03/2024					As of 30.	/06/2024		
		Origin	al Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(mln 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
0	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						Al	cciju sabiedrība "Citadele b	oanka"						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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	amount
[0 - 3M [Austria	0 0 1 0 0	0 0 1 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0	0	0 0 0		0
10 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Belgium	0	0 1 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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[Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Сургиз													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic	0	0 0 0 5 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark			Ü										
Total	Estonia	0 1 2 4 5 76	0 1 2 4 5 76	0 0 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 2 4 5 76		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		



General governments exposures by country of the counterparty

						AF	ciju sabiedriba "Citadele b	Idlika						
						Di	As of 31/12/2023							1
						Dire	ct exposures							-
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives witi	n negative fair value			4
														Risk weighted exposure
			Total carrying amount of non-											amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)											
					of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit of toss	completiensive income								
[0-3M[13M-1Y														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Finland													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [0			0 0	0		0	0	0	0	0	
[3M-1Y] [1Y-2Y] [2Y-3Y]	_		1 1	0		0 0	1		0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	France		0			0 0	0		0	0	0	0	0	
[10Y - more Total		2	0 2	0		0 0	2		0	0	0	0	0	0
10 - 3M 13M - 1Y 1Y - 2Y		0	0 0 5			0 0	0		0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Germany	11	11 21	0		0 0	11 21		0 0	0	0	0	0	
[5Y - 10Y [[10Y - more Total			0 0	0		0 0	0	0	0	0	0	0	0	
1 M C - 0 1		31	37	,		0	37							
[3M-1Y] [1Y-2Y] [2Y-3Y]	Croatia													
[3Y - 5Y] [5Y - 10Y]														
[10Y - more Total														
[0-3M[[3M-1Y[[1Y-2Y[
[2Y - 3Y [[3Y - 5Y [Greece													
[5Y - 10Y [[10Y - more Total	4													
[0-3M[[3M-1Y[
f 1Y - 2Y f f 2Y - 3Y f	Hungary													
[3Y - 5Y] [5Y - 10Y]														
[10Y - more Total [0 - 3M [1													
[3M-1Y[[1Y-2Y[1													
[2Y-3Y[[3Y-5Y[[5Y-10Y[Ireland													
f10Y - more Total	1													
[0-3M[13M-1Y[
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Italy													
[5Y - 10Y [
[10Y - more Total	1													



General governments exposures by country of the counterparty

						Ar	ciju sabiedriba "Citadele i	Idlika						
						Dire	As of 31/12/2023 ct exposures							
						Dire	ct exposures					9// 1		
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
														Risk weighted exposure
			Total carrying amount of non-											amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)											
			,		of which: Einancial accets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[13M-1Y		15	0 5 15	0		0 0	0 15		0	0	0	0	(
[1Y - 2Y [[2Y - 3Y [Latvia	146 63	146 3 63	0		0 26 0 1	120 61		0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [101	31		1	0 16 1 4	15 87		0	0	0	0	(
[10Y - more Total [0 - 3M [356	356		1	1 47	298		0	0	0	0	(0
[3M-1Y] [1Y-2Y]		34 52	34 52	0		0 7 0 15	27 37		0	0	0	0	Ċ	
[2Y - 3Y [[3Y - 5Y [Lithuania	51 101	51 1 101	0	2	0 33 5 1	19 75		0	0	0	0		
[5Y - 10Y [[10Y - more Total		101	101 6 6 352	0	2	7 0 0 0 2 56	94		0	0	0	0		1
1MC-01		553	001				204	,		,	J	,		-
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Luxembourg													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total [0 - 3M [
[3M-1Y[[1Y-2Y[
[2Y - 3Y [13Y - 5Y	Malta													
[5Y - 10Y [[10Y - more Total	=													
[0-3M[[3M-1Y[0 4			0 0	0		0	0	0	0		
[1Y-2Y] [2Y-3Y]	Netherlands	4	4 0			0 0	4		0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0	0		0 0	0		0	0	0	0	0	
[10Y - more Total [0 - 3M [10	10			0 0	10		0	0	0	0	(0
[3M-1Y] [1Y-2Y]		21	21	0		0 0	21		0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Poland	2	2 2	0		0 0	2		0	0	0	0		
[5Y - 10Y [[10Y - more Total		(0 0	0		0 0	0		0	0	0	0		
[0-3M[[3M-1Y[20	25				26							
[1Y - 2Y [[2Y - 3Y [Portugal													
[3Y - 5Y [[5Y - 10Y [Portugat													
f10Y - more Total														
[0-3M[3M-1Y 1Y-2Y														
[2Y - 3Y [[3Y - 5Y [Romania													
[5Y - 10Y [[10Y - more Total														
Total	1													



General governments exposures by country of the counterparty

						AF	ciju sabiedriba "Citadele b	latika						
						Di	As of 31/12/2023							1
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives witi	n negative fair value			4
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
					of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y]		2	2 2			0	2 n		0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Stovakia	2	0 2	C C		0	0 2		0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		16	16	0		0	16	0	0	0	0	0	0	
[0-3M[[3M-1Y[20	20			0	20			0	0	0		
[1Y-2Y[[2Y-3Y[Slovenia													
[3Y - 5Y [5Y - 10Y	Stovenia													
[10Y - more Total I 0 - 3M I														
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Spain													
[5Y - 10Y [[10Y - more Total														
[0-3M[[3M-1Y[[1Y-2Y[(0 0		0	0	0		0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Sweden		2 2 0			0	2		0	0	0	0	0	
[5Y - 10Y [0 0			0	0		0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [2	2			0	2		0	0	0	0	0	0
[3M-1Y] [1Y-2Y] [2Y-3Y]														
[3Y - 5Y] [5Y - 10Y]	United Kingdom													
[10Y - more Total														
[0-3M[[3M-1Y[[1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [Iceland													
[5Y - 10Y [[10Y - more Total														
Total [0-3M[[3M-1Y[
[3M-1Y] [1Y-2Y] [2Y-3Y]	Liechtenstein													
[3Y - 5Y [[5Y - 10Y [Liecntenstein													
f10Y - more Total														
[0-3M[3M-1Y 1Y-2Y	1													
[2Y - 3Y [[3Y - 5Y [Norway													
[5Y - 10Y [[10Y - more Total	1													
Total	1													



General governments exposures by country of the counterparty

						Al	ciju sabiedrība "Citadele b	anka"						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M[Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	12 13 14 15 22	0 1 3 3 0 1 1 1 1 0 2 5 5 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	(0 0 1 0 0 0	0 1 12 0 1 11 0 24	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		5
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	U.S.		0 0 5 6 4 0 8 8	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 8 0	0 0 4 4 4 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	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [3Y - 5Y] [5Y - 10Y] 10Y - more	Switzerland													
Total Tota	Other advanced economies non EEA													



General governments exposures by country of the counterparty

						Al	ciju sabiedrība "Citadele b	oanka"						
				As of 31/12/2023 Direct exposures										
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe Countries non EEA													
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 15Y - 10Y 10Y - more	Middle East													
10-3Mf 10-3Mf 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more Total	Latin America and the Caribbean													
[0 - 3M [Africa													
10-3Mf [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 0 0 0 0 0 0 0	0 0 0 0 0		0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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

						kciju sabiedrība "Citadele b							
						As of 30/06/2024							
					Dire	ect exposures							
(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ce sheet	
											Off-balance sh	eet exposures	
				Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
Austria		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 0			0	0	0		
Belgium		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 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
Bulgaria													
Сургиз													
Gzech Republic		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0		
Denmark		5	0		0			0	0	0			
Estonia	77	0 0 1 1 1 3 3 3 3 3 3 7 7 7 77 77 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 3 3 7 77		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		
	Country / Region Austria Belgium Bulgaria Cypros Czech Republic	Country / Region Total gross carrying amount of non-derivative financial assets Austria Belgium Cyprics Cresch Republic	Country / Region Total gross carrying amount of non-derivative financial assets (set of short positions) Austria Austria Belgium Dennank Cyprics Creck Republic Dennank Dennank Total carrying amount of non-derivative financial assets (set of short positions) Total carrying amount of non-derivative financial assets (set of short positions) In the set of short positions (set of short positions) Total carrying amount of non-derivative financial assets (set of short positions) In the set of short positions) Total carrying amount of non-derivative financial assets (set of short positions) In the set of short positions) Creck Republic Dennank Dennank	Country / Region Total gross carrying amount of non-derivative financial assets (net ef short positions) Country / Region Total carrying amount of non-derivative financial assets (net ef short positions) Cof which: Financial assets held for tracing Austria Belgium Budgaria Cypros Crech Republic Crech Republic Crech Republic Denmark Denmark	Country / Region Total gross carrying amount of non-derivative financial assets foot of which: Financial assets held for treating Austra Austra Copyring Copyring Connected Connecte	Country / Region Total goss carrying amount of non-derivative financial assets by accounting portfolio Country / Region Total goss carrying amount of non-derivative financial assets (or affect post post post post post post post pos	(rein EUR) Country / Region Facil grees carrying amount of non-destinative infraenced ansets by accounting positivities Facil grees carrying amount of non-destinative infraenced ansets (rein of positivity) of which: Floranced ansets below of which: Floranced ansets and of	Country / Region Total great campung emouse of or one determine framed exists by accounting gentless Control of Region Total great campung emouse of or one determine framed exists by accounting gentless Control of Region Total great campung emouse of or one determine framed exists by accounting gentless Control of Region Company (amount of consists) Control of Region Control of R	Country August Text price carrying amount of foun-dental and post part of the country founds Text price carrying amount of foun-dental and post part of the country founds Text price carrying amount of foun-dental and post part of the country founds Text price carrying amount of foun-dental and post part of the country founds Text price carrying amount of foun-dental and post part of the country founds Text price carrying amount of founds Text price carrying amount o	Country / Nagran Trial principle and a state of a state package of	Part Part	Part Part	Part Part



General governments exposures by country of the counterparty

						AK	ciju sabiedrība "Citadele b	Idlikd						_
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet 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)		Non-delivative illianicias a:	sets by accounting portions		Demaures was pos	ALVE TON YOU'S	Delivaures mu	Tregative fall value	Nominal		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	Nominat	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Finland													
[0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y I [10Y - more Total	France		0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	((((((((((((((((((((0 0 0 0 0	0 1 0 0 0 0	0 0 0	0 0 0 0	0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Germany	1	0 5 5 6 9 9 17 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 5 6 9 17 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece													
[0 - 3M [Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													



General governments exposures by country of the counterparty

						Al	ciju sabiedrība "Citadele b	anka"						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balar	ce sheet	
												Off-balance st	eet exposures	
					Non-derivative financial a	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	
[0 - 3M[Latvia	(112 33 66 83 99	0 112 35 66 87 99 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 3 3 1 6	0 26 0 1 1 19 1 0	0 85 35 64 32 73 2 292		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Lithuania	1 2 6 6 7 7 6 9 9	11 29 60 73 68 99 6	0	21	3 14 255 10 10 11 0 0 0 0	8 15 35 64 42 92 6		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1
[0.3Mf [3M-1Yf] [1Y-2Yf] [2Y-3Yf] [3Y-5Yf] [5Y-10Yf] [10Y-more	Luxembourg													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands		4 0 4 0 0 0 0 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 4 0 0 0 0 2		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland	25 6 6 6	21 0 3 0 0	0 0 0		0 0 0	21 0 3 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0		
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[[10Y-more Total	Portugal	21	25	0		0	25		0	0	0	0		5
10 aM	Romania													



General governments exposures by country of the counterparty

						AK	ciju sabiedrība "Citadele b	Idlikd						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance st	eet 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)		Notice that the little as	sets by accounting portions		Demaures will pos	ALVE TAIL VALUE	Delivaures mu	Tregative fall value			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	Nominal	Provisions	
[0 - 3M [13M - 11Y 1 Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Stovakia	1 1 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 2 1e 0 2	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [Slovenia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden		0 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom									·		·		
[0 - 3M] [3M - 1Y] [11Y - 2Y] [12Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway													



General governments exposures by country of the counterparty

						As of 30/06/2024							
					Dire	ct exposures							
(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
							D. d. diagram	blo felouelos	D		Off-balance sh	eet exposures	
Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)					Denvalves with pos	Arve ran value	Delivatives with	i negative tali Value	Nominal	Provisions	Risk weighted exposure amount
			of which: Financial assets held for trading			of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
Australia													
Canada	11	0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 1 0 0 0 0	0 1 11 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 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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
Hong Kong													
Japan													
U.S.	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 0 2 2 9 0 0 0 8 8	0 0 0 0	0	0 2 0 0 0 8	0 0 9 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
China	15	9 19	0	d	10	9	0	0	0	0	0	0	0
Switzerland													
Other advanced economies non EEA													
	Country / Region Australia Canada Hong Kong Japan U.S. China	Country / Region Total gross carrying amount of non-derivative financial assets Australia Canada 1 Hong Kong Japan U.S. Sutterfund	Country / Region Total gross carrying amount of non-derivative financial assets Australia Australia Canada 10 10 20 21 11 11 11 11 10 20 20 21 21 21 21 21 21 21 21 21 21 21 21 21	Country / Region Total gross carrying amount of non-derivative financial assets Australia Australia Canada Japan Japan Japan Japan Santzerland Santzerland Santzerland Santzerland Total carrying amount of non-derivative of short positions) Total carrying amount of non-derivative of short positions) Total carrying amount of non-derivative of short positions) of which: Financial assets held for trading Total carrying amount of non-derivative of short positions) of which: Financial assets held for trading I 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Country / Region Total gross carrying amount of non-derivative financial assets financial assets Total carrying amount of non-derivative financial assets (set of short positions) of which Financial assets held be reaching profit of loss Australia Canada Australia Australia Hong Kong August August Australia Australia	Country / Region Texted gives carrying amount of from destivative financial assets by accounting pointfolio of which: Financial assets by accounting pointfolio of which Financial assets and of which Financial assets by accounting on which Financial assets the which F	Country / Region Total gross carrying amount of non-cinnellation fearnised asserts fearnised asserts fearnised asserts of about positions) Autorida Conside India gross carrying amount of non-cinnellation fearnised asserts and of about positions) Autorida Conside India gross carrying amount of non-cinnellation fearnised asserts and of about positions) India gross carrying amount of non-cinnellation fearnised asserts and or about framedial asserts and o	Position of the process of the proce	Central Flagon Visible continues of mono administration of mono administration from administration of mono administration of monotone administ	Part Part	County Riggs	The content of the latest and the content of the latest and the content of the	$ + \frac{1}{10000000000000000000000000000000000$



General governments exposures by country of the counterparty

						Al	ciju sabiedrība "Citadele b	oanka"						
				As of 30/06/2024 Direct exposures										
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Other Central and eastern Europe countries non EEA													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y1 [10Y-more Total	Middle East													
10-3Mf 13M-1Yf [1Y-2Yf [2Y-3Yf [3Y-5Yf [5Y-10Yf [10Y-more	Latin America and the Caribbean													
10 aM	Africa													
10 - 3Mf [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	6		0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



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

									Akcija sabicano									
					As of 30/09/2023									As of 31/12/2023				
		Gro	ss carrying amount/ Nominal.	amount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to			Gross	carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	ent, accumulated negative char ons ⁴	iges in fair value due to	
		Of which performing but pass due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performi	ng exposures ³	Collaterals and financial guarantees received on non- performing exposures
(main EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁵					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	45:		1	0 0					0	486	0	(0		0	0	-	0
Debt securities (including at amortised cost and fair value)	1,19		,	0 0		1			0	1,179	0				1	0		0
Central banks				0 0					0	0	0		0		0	0		0
General governments	916	i (0 0					0 0	928	0		0		0	0		0
Credit institutions	12	,		0 0					0 0	116	0		0		0	0		0
Other financial corporations	25	9 0		0 0					0 0	26	0		0		0	0		0
Non-financial corporations	117	,		0 0					0 0	110	0		0		0	0		0
Loans and advances(including at amortised cost and fair value)	2,971		7	70 70	65	67	33	3	2 36	2,984	24	63	63	51	68	31	3:	1 31
Central banks				0 0					0 0	0	0		0		0	0		0
General governments	24	1 (0 0					0 0	23	0		0		0	0		0
Credit institutions	24	1 (0 0					0 0	23	0		0		0	0		0
Other financial corporations	4-	1 (0 0		1			0 0	34	0		0		0	0		0
Non-financial corporations	1,536	3	4	45 45	41	31	. 14	1	3 31	1,550	12	36	39	31	33	13	11	2 26
of which: small and medium-sized enterprises	1,24	5	2	24 24	21	24	6		6 18	1,271	12	15	19	14	28	5		5 13
of which: Loans collateralised by commercial immovable property	511	2 0	3	33 33	25	14	10		9 23	520	2	23	27	23	12	9	9	3 18
Households	1,34	8	2	24 24	24	34	19	1	9 5	1,353	11	24	24	24	34	19	18	8 5
of which: Loans collateralised by residential immovable property	77:	3		5 5	5	5 14	2	:	2 3	777	3	6	6		5 14	2	3	2 3
of which: Credit for consumption	169	1		1 1	1	16	1		1 0	171	1	1	1	:	15	1	:	1 0
DEBT INSTRUMENTS other than HFT	4,61	,	7	70 70	65	67	33	3	2 36	4,649	24	63	63	51	68	31	3:	1 31
OFF-BALANCE SHEET EXPOSURES	36	3		0 0					0	416		1	1		. 5	0		9 1

For the definition of non-continues emocrates disease riske to Article 47 at 1 of Resultation (EUNio 575/2013 CRR)

"Institution apport has the cumulative amount of expected confictiones since inflat encyption for financial institutions apport has the cumulative amount of expected confictions can incline inflation expendition of financial institutions apport has the cumulative amount of expected confictions can incline inflation (or financial institutions) apport and the cumulative amount of expected confictions can incline inflation (or financial institutions) apport and the cumulative amount of expected confictions can incline inflation (or financial institutions) apport and incline inflations are inclined institutions apport and inclined institutions are inclined institutions and inclined institutions are inclined institutions and inclined institutions are inclined institutions.

^{**}Figure to advance sheet filters, accommanded impartments and accommanded impartments and accommanded in a special subject of the second accommanded in the appropriate grant grant accommanded in the appropriate grant g



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

		As of \$14.02004 Gress carrying amount! Nominal amount Or which hosp parforming*												As of 30/06/2024				
		Gros	s carrying amount/ Nominal a	amount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	ranges in fair value due to	Collaterals and financial		Gros:	s carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ²	guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁵			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁶			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	350	0		0 0		0			0 0	121	. 0		0		0 0	0		9
Debt securities (including at amortised cost and fair value)	1,206	0		0		1		,	0 0	1,196	9 0			,				
Central banks		0		0 0				,	0 0		0		0		0 0	0		0
General governments	963	0		0 0					0 0	967	7 0		0		0 0	0		0
Credit institutions	107	0		0 0					0 0	101	. 0		0		0 0	0		0
Other financial corporations	26	0		0 0				,	0 0	24	0		0		0 0	0		0
Non-financial corporations	111	. 0		0 0				,	0 0	103	3 0		0		0 0	0		0
Loans and advances(including at amortised cost and fair value)	3,031	31	68	8 66	6	65	32	3:	2 34	3,160	10	69	69	6	5 55	33	3	2 35
Central banks		0		0 0				,	0 0		0		0		0 0	0		0
General governments	25	0		0 0				,	0 0	24	0		0		0 0	0		0
Credit institutions	23	0		0 0					0 0	25	0		0		0 0	0		9 0
Other financial corporations	36	0		0 0		1		,	0	38	0		0		0 0	0		9 0
Non-financial corporations	1,563	20	36	9 35	3	5 32	12	1	2 26	1,647	5	4	41	. 3	7 25	10		29
of which: small and medium-sized enterprises	1,288	20	19	9 15	ī	7 27	6		5 13	1,344	5	2:	21	. 1	8 23	8		12
of which: Loans collateralised by commercial immovable property	515	0	25	5 25	2	2 12	8		8 17	523	3 0	10	16	1	3 5	2		15
Households	1,383	11	25	9 25	2	32	20	21	0 8	1,431	5	25	29	2	9 30	23	2	3 6
of which: Loans collateralised by residential immovable property	796	3		7	:	7 14	2	:	2 4	815	5 2		7		7 10	4		4 3
of which: Credit for consumption	176	1		1 1	:	13	1		1 0	184	1	:	2 2		2 14	1		1 0
DEBT INSTRUMENTS other than HFT	4,587	31	61	8 68	6	65	32	3:	2 34	4,476	10	61	69	6	5 55	33	3	2 35
OFF-BALANCE SHEET EXPOSURES	425		:	1 1		1 4			0 0	463	,		5 5		5 3	0		

(i) first the state tear tear is a communication of the communication of



Forborne exposures

	Gross carrying amount of exposures with forbearance		As of 30/	09/2023					As of 31/	12/2023		
	exposures wi			exposures with	Collateral and financi	ial guarantees received orbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		exposures with		al guarantees received rbearance measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0			0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	0	0	0	0			0	0	0	0	0	
	U	0		U			٥	0		U		0
Central banks	0	0	0	0	C		0	0	0	0	0	
General governments	0	0	0	0	C		0	0	0	0	0	
Credit institutions	0	0	0	0	C		0	0	0	0	0	
Other financial corporations	0	0	0	0	C		0	0	0	0	0	
Non-financial corporations	0	0	0	0	C		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	61	45	26	26	32	19	59	42	25	24	33	17
Central banks	0	0	0	0	C	0	0	0	0	0	0	0
General governments	0	0	0	0	C	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	C	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	C	0	0	0	0	0	0	0
Non-financial corporations	38	28	10	10	27	18	36	25	9	8	27	16
of which: small and medium-sized enterprises	18	8	2	2	15	5	17	6	2	1	15	
Households	23	17	17	16	5	1	23	17	16	16	5	1
DEBT INSTRUMENTS other than HFT	61	45	26	26	32	2	59	42	25	24	33	
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

⁽P) 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) 2021/465-1. IS 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-balances heet 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits of 5% or



Forborne exposures

Akciju sabiedrība "Citadele banka"

ı			As of 31	03/2024					As of 30/	06/2024		
	Gross carryin exposures wi measures	g amount of th forbearance	Accumulated imp	airment, accumulated ue due to credit risk r exposures with		al guarantees received rbearance measures	Gross carryir exposures w measures	ng amount of ith forbearance	Accumulated imp	airment, accumulated ue due to credit risk r exposures with	Collateral and financia on exposures with fo	
		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
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
		0		0					•			9
Debt securities (including at amortised cost and fair value)	-					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)	62	43	25	24	34	18	60	40	21	21	36	20
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
	37			0	28		35					
Non-financial corporations	37	24	8	8	25	16		22	4	4	30	18
of which: small and medium-sized enterprises	19	6	2	2	16		18	4	2	2	15	
Households	25	18	16	16	7	2	25	19	17	17	6	2
DEBT INSTRUMENTS other than HFT	62	43	25	24	34		60	40	21	21	36	
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) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



2024 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Akciju sabiedriba "Citadele banka"

(min EUR) 14