AikGroup



Disclosure Report H1 2026

pursuant to Part Eight of the
Capital Requirements Regulation (CRR)

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1 INTRODUCTION

AikGroup (CY) Ltd. (AikGroup or Group) consists of the following members:

- AikGroup (CY) Ltd. as a parent company, and
- Nord Agril N.V., Netherland as subsidiary,
- M&V Investments a.d. Beograd, Serbia as subsidiary,
- Gorenjska Banka d.d. Kranj, Slovenia as credit institution subsidiary,
- GB Leasing d.o.o. Ljubljana, Slovenia, as a subsidiary,
- AikBank a.d. Beograd, Serbia as credit institution subsidiary,
- AikLeasing d.o.o. Beograd, Serbia, as a subsidiary,
- Hipotekarna banka a.d. Podgorica, Montenegro as credit institution subsidiary.

AikGroup hereby publishes this **Disclosure Report** with **June 30th ,2026**, as the reference date, prepared in accordance with Article 13 of Regulation (EU) No. 575/2013 of the European Parliament (Capital Requirements Regulation, or CRR), and meeting the disclosure requirements set out in Part Eight of the CRR and relevant amendments. Group publishes disclosures on a quarterly level, in accordance with scope and frequency rules stated in EBA CRR Article 433a (1).

AikGroup Disclosure Report has been prepared in accordance with Commission Implementing Regulation (EU) 2024/3172, which introduces revised Pillar 3 templates and instructions aimed at enhancing consistency and comparability across institutions. In line with the EBA Pillar 3 framework, the Report incorporates the latest Implementing Technical Standards (ITS) and accompanying guidance and is aligned with centralized publication requirements set out in Articles 434 and 434a of the CRR (EBA Pillar 3 Data Hub – P3DH).

In accordance with Articles 434 and 434a of the CRR, Group publishes its disclosures in electronic format and submits them to the European Banking Authority (EBA), which provides centralized access through EBA P3DH. Although not regulatory required, Group continues to publish Disclosure Reports on its website https://www.aik-group.com/ and https://www.gbkr.si/. The Group also makes available an archive of Disclosure Reports for previous dates on its website.

All disclosures are prepared on a consolidated basis and are presented in **EUR**, unless otherwise mentioned. The report is published in English language only.

Senior management attest that disclosures required by regulator are in accordance with Group policies and internal processes, systems and controls. Written attestation is integral part of this Report.

2 OWN FUNDS

(CRR regulation, point (a) of Article 437)

2.1 Own Funds composition, prudential filters and deduction items

Group`s capital is comprised of elements of the total capital, additionally reduced by deductibles.

Among instruments of common equity capital, the Group includes common shares that meet the terms and conditions from Article 28 of the CRR regulation. Among the important terms and conditions of instruments of common equity capital are constancy, flexibility regarding payments and availability for covering loss.

In line with regulatory requirements, the Group must meet the Common Equity Tier 1 capital ratio of 4.5%, Tier 1 capital ratio of 6% and the total capital ratio of 8%.

An overview of the composition of the Group's regulatory own funds is presented in **Table 1**:

Table 1_EU CC1 - Composition of regulatory own funds

Additional explanations regarding the balance sheet items under the regulatory scope of consolidation that serve as the source of these own funds are provided in the following text.

From total retained earnings as per regulatory consolidation in the amount of 968,249 thousand EUR (table EU CC2) in the calculation of regulatory Own fuds in table EU CC1 is included 961,843 thousand EUR. The difference represents the rest of consolidated retained earnings for which the exact future usage is still not determined.

Additional value adjustments as of June 30, 2026, in the amount of 804 thousand EUR relate to 0.1% of:

- Receivables under derivatives net amounting to 1,007 thousand EUR, and

- Following types of Securities:
  - equity instruments held for trading amounting to 8,175 thousand EUR,
  - equity instruments non-trading mandatorily at FVtPL amounting to 37,997 thousand EUR,
  - equity instruments FVtOCI amounting to 67,201 thousand EUR,
  - debt instruments FVtOCI amounting to 677,731 thousand EUR,
- Other assets at Fair value amounting to 8,510 thousand EUR.

Deferred tax assets that rely on future profitability excluding those arising from temporary differences in the amount of 1,269 thousand EUR fully relate to deferred tax assets on tax loss carryforwards.

2.2 Reconciliation of regulatory own funds to the balance sheet according to IFRS

The table "EU CC2– Reconciliation of regulatory own funds to balance sheet in the audited financial statements" highlights the difference in the basis of consolidation for accounting and prudential purposes as it compares the carrying values as reported under IFRS with the carrying values under the scope of the prudential consolidation. References in the last column of the table provide the mapping of regulatory balance sheet items used to calculate regulatory capital. The reference-columns presented below reconcile to the references-columns as presented in the template "EU CC1– Composition of regulatory own funds".

Table 2_EU CC2 – Reconciliation of regulatory own funds to balance sheet in the audited financial statements

3 OWN FUNDS REQUIREMENTS AND RISK WEIGHTED EXPOSURE AMOUNTS

(CRR regulation, point (e), (d), (da) and (h) of Article 438)[1]

3.1 Risk weighted exposure amounts and minimum capital requirement

AikGroup calculates risk weighted exposure amount for Pillar 1 risks, i.e., credit risk (including counterparty credit risk), market risks (FX risk and position risk), operational risk and CVA risk in line with regulatory requirements (CRR).

Credit risk: Group uses Standardized approach for RWA calculation, as prescribed under CRR. Credit risk weighted assets are the sum relevant balance sheet assets and off-balance sheet items, multiplied by the appropriate credit risk weights, as defined in Article 113 of the CRR. Credit risk weight for each individual position of balance sheet assets and each off-balance sheet items are determined based on exposure class to which the exposure is assigned and the level of its credit quality. Additionally, credit risk for off-balance exposures is calculated by applying regulatory prescribed credit conversion factors (CCFs) to the different types of off-balance transaction. The capital requirement for credit risk is calculated by multiplying risk weighted exposure amount by 8%.

Market risk: Group uses Standardized approach, as prescribed under CRR, to calculate the capital requirement for Market risks.

Operational risk: Capital requirement for Operational risk is Business indicator component calculated as prescribed by CRR.

Credit valuation adjustment risk (CVA risk): Capital requirement for CVA risk is calculated using Simplified approach, as defined under CRR.

Overview of the Group's total risk exposure amounts and the corresponding total own funds requirements, broken down by the main risk categories for the reporting period and for the previous quarter Table 1:

Table 3_EU OV1 Overview of total risk exposure amounts

Table EU OV1 presents a summary view of the Group's prudential risk profile in accordance with Article 438(d) of Regulation (EU) No 575/2013 and Article 15 of Commission Implementing Regulation (EU) 2021/637.

[1] *Points (e), (da) and (h) of Article 438 of CRR regulation refers to RWEA results from the use of IRB approach and internal models under Pillar 1, which are not applicable on Aik Group. Details are in Appendix 2 of this Report*

The quantitative data for Template EU OV1 are disclosed in the Appendix "Quantitative Disclosure" under the corresponding subsection.

3.2 Disclosure of key metrics and overview of risk-weighted exposure amounts

(CRR regulation, key metrics referred to in Article 447)

Overview of the Group's key prudential and liquidity metrics for the relevant disclosure periods, providing a concise summary of its regulatory position and risk profile, is presented in Table 2:

Table 4: EU KM1 – Key metrics template

Table EU KM1 provides summary information on own funds, total risk exposure amounts, capital requirements and ratios, capital buffer requirements, leverage ratio, and liquidity, thereby supporting an overall assessment of the Group's regulatory position and risk profile. In accordance with requirements in Article 447(a)–(g) and Article 438(b) of CRR.

The quantitative data for Template EU KM1 are disclosed in the Appendix "Quantitative Disclosure" under the corresponding subsection.

4 EXPOSURE TO COUNTERPARTY CREDIT RISK

(CRR regulation, points (e) to (l) of Article 439)[2]

Through its internal acts, the Group has established the basic principles, approaches, rules and procedures for counterparty credit risk management.

Counterparty credit risk (CCR) arises from derivative transactions and, where applicable, securities financing transactions (SFTs). Exposure values are determined in accordance with Chapter 6 of Title II, Part Three of Regulation (EU) No 575/2013 (CRR). The Group currently applies the Original Exposure Method (OEM) pursuant to Article 275 CRR for derivative transactions. For SFTs, exposure values are determined after recognition of eligible financial collateral in accordance with the CRR provisions governing credit risk mitigation and the treatment of SFTs (Articles 220-222 CRR). The resulting exposures are assigned to the relevant exposure classes and risk-weighted under the Standardised Approach. . Netting is not used for regulatory purposes in AikGroup.

For derivative transactions, exposure values before and after the effect of credit risk mitigation and associated risk exposure amounts broken down by applicable method are presented in the table (CCR1).

Table 5_ EU CCR1 – Analysis of CCR exposure by approach

4.1 Segregated and unsegregated collateral received and posted per type of collateral

Amount of segregated and unsegregated collateral received and posted per type of collateral, further broken down between collateral used for derivatives and securities financing transactions is given in table CCR5.

Table 6_EU CCR5 – Composition of collateral for CCR exposures

4.2 Exposure value to central counterparties and the associated risk exposures

AikGroup has no exposure value to central counterparties and associated risk exposures.

4.3 Notional amounts and fair value of credit derivative transaction

AikGroup does not have any single name CDS in the portfolio as of 30.6.2026.

[2] *Points (i), (j), (k) and (l) of Article 439 of CRR regulation are not applicable on Aik Group, there are no these kinds of exposures in Group's portfolio, the Group does not use own estimates of scaling factor and does not apply IRB approach. Details are in Appendix 2 of this Report*

4.4 CCR exposures by regulatory exposure class and risk weights

Table 7_EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

5 COUNTERCYCLICAL CAPITAL BUFFER

(CRR regulation, Article 440)

By introducing Basel III regulation, European legislation on capital introduced a system of capital buffers which are an additional requirement for determining the required amount of capital. Besides requirements that arise from the 1st and 2nd Basel pillar risks, the highest quality capital of banks (CET1) must also fulfil the capital buffer requirements. Failure to comply with the requirements regarding capital buffers results in restrictions in distributing the operating result with the purpose of strengthening the bank's capital base.

The table CCyB1 contains the geographical distribution of the Group's credit exposure relevant for calculating the countercyclical capital buffer, as of 30th June 2026.

Table 8_EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer in EUR

The level of the Group's own countercyclical capital buffer is a weighted average of the applicable levels of countercyclical buffers for countries where the Group has relevant credit exposures. The level of the Group's own countercyclical buffer as of 30th June 2026 amounts to 0.36%.

The table CCyB–2 presents the calculation of the amount of the Group's own countercyclical capital buffer at reference date, 30.6.2026:

Table 9_EU CCyB–2 - Amount of institution-specific countercyclical capital buffer

6 EXPOSURES TO CREDIT RISK

(CRR regulation, points (c), (e), (f) and (g) of Article 442)

This section provides information on portfolio credit quality and related impairment allowances in accordance with IFRS 9. For credit risk management and reporting purposes, exposures are classified as either performing or non-performing. Performing exposures include Stage 1 and Stage 2 exposures, while non-performing exposures are classified as Stage 3.

6.1 Information on the amount and quality of performing, non-performing and forborne exposures

Information on the amount and quality of performing, non-performing and forborne exposures for loans, debt securities and off-balance-sheet exposures, including their related accumulated impairment, provisions, and negative fair value changes due to credit risk and amounts of collateral and financial guarantees received are shown in the following tables:

Table 10_EU CR1: Performing and non-performing exposures and related provisions

Portfolio growth and a reduction in NPLs contributed to the overall improvement in the credit portfolio quality.

Table 11_EU CQ3 - Credit quality of performing and non-performing exposures by past due days

Template EU CR2: Changes in the stock of non-performing loans and advances are not disclosed, since Group non-performing exposure ratio is below 5%.

Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries are not disclosed, since Group non-performing exposure ratio is below 5%.

Table 12_EU CQ1- Credit quality of forborne exposures

The primary change was driven by a reduction in PFE in the Non-financial Corporations segment.

Template EU CQ2: Quality of forbearance is not disclosed, since Group non-performing exposure ratio is below 5%.

Table 13_EU CQ7: Collateral obtained by taking possession and execution processes

Compared to the previous period, no material changes were observed.

Template EU CQ6: Collateral valuation - loans and advances is not disclosed, since Group non-performing exposure ratio is below 5%.

Template EU CQ8: Collateral obtained by taking possession and execution processes – vintage breakdown is not disclosed, since Group non-performing exposure ratio is below 5%.

6.2 Quality of non-performing exposures by geographical area and industry type

Table CQ4 presents the gross carrying amounts of defaulted and non-defaulted exposures, accumulated specific and general credit risk adjustments, accumulated write-offs applied to those exposures, and the resulting net carrying amounts. The table also provides a breakdown of these exposures by geographical area and industry sector for loans, debt securities, and off-balance-sheet exposures..

Table 14_ EU CQ4: Quality of non-performing exposures by geography

The portfolio is concentrated in domestic markets, with Serbia, Slovenia, and Montenegro accounting for 90% of the total portfolio.

Table 15_EU CQ5: Credit quality of loans and advances to non-financial corporations by industry

The largest share in portfolio refers to Manufacturing.

6.3 Breakdown of loans and debt securities by residual maturity

Breakdown of loans and debt securities by residual maturity as of 30.6.2026 is presented in the table CR1-A.

Table 16_EU CR1-A: Maturity of exposures

The maturity of exposures to legal entities is up to five years, whereas exposures to private individuals are mostly over five years.

7 USE OF STANDARDIZED APPROACH

(CRR regulation, point (e) of Article 444)

AikGroup applies Standardized approach for calculation of risk weighted exposure amount for credit risk in line with Chapter 2, Title II, part Three of Regulation (EU) No 575/2013 (CRR). Where external credit assessments from nominated External Credit Assessment Institutions (ECAIs) are available and eligible for use, exposures are assigned the corresponding credit quality steps and risk weights in accordance with Article 136 CRR and the relevant provisions governing the use of external credit assessments under the Standardised Approach.

7.1 The Exposure Values and the Exposure Values after Credit Risk Mitigation

Exposure values and exposure values after credit risk mitigation are associated with each credit quality step, as well as those deducted from Own funds are presented under this Chapter.

The Group maps the ratings made by external credit assessment institutions to credit quality steps from 1 to 6. It only considers the credit assessments of nominated external credit assessment institutions for claims in certain exposure class.

The table EU CR4 illustrates effects of credit risk mitigation techniques that AikGroup uses, as of 30.6.2026.

Table 17_EU CR4 – standardised approach – Credit risk exposure and CRM effects

Breakdown of exposures by asset class and risk weight as of 30.6.2026 is presented in the table EU CR5. The table contains the exposure values (total amount of on-balance sheet and off-balance sheet exposures under the regulatory scope of consolidation; in accordance with Article 111 in the CRR) after (i) the application of conversion factors and (ii) the application of credit risk mitigation techniques associated with each credit quality step, broken down by exposure classes.

Table 18_EU CR5 – standardised approach

Major concentration in 100%, 0% and 75% risk weights.

Counterparty credit risk exposures by regulatory exposure class and risk weights are presented in Table EU CCR3 – Standardised approach. – CCR exposures, under point 4.4 of this Report.

8 MARKET RISK

(Article 445 of the CRR Regulation)

The businesses of the Group are subject to market risk, which shall imply the possibility of occurrence of adverse effects on the bank's financial result and capital due to changes in the value of balance-sheet positions and off-balance sheet items arising from changes of prices in the market. The objective of market risk management is to maintain the level of exposure to market risk within acceptable frameworks, prescribed in risk appetite statement, with its defined strategy.

8.1 Market Risk Standardized Approach

Capital requirement for market risk under standardized approach is the sum of capital requirement for position risk in equities, capital requirement for position risk in traded debt instruments and capital requirement for fx risk.

Capital requirement for position risk in equities is the sum of general and specific risk, with risk weighted exposure of 16,349 thousand EUR as of June 30, 2026.

Capital requirement for position risk in traded debt instruments (interest rate swaps) is the sum of general and specific risk, with risk weighted exposure of 4,686 thousand EUR, as of June 30, 2026.

Risk weighted exposure amount for foreign currency exchange risk is calculated through calculating net open foreign currency position on AikGroup level. An open foreign currency position is the difference between foreign currency receivables and liabilities, as well as receivables and liabilities in a local currency indexed by a currency clause (including the absolute value of a net open position in gold). As of June 30, 2026, the sum of overall net FX position is below 2% of Group's own funds.

Group isn't exposed to commodity risk and has no correlation trading portfolio, namely positions in securitization and credit derivatives based on the n-th default.

As of June 30, 2026, risk weighted exposure for market risk under standardized approach is 21,036 thousand EUR.

Table 19_EU MR1 - Market risk under the standardised approach

9 EXPOSURE TO INTEREST RATE RISK ON POSITIONS NOT INCLUDED IN THE TRADING BOOK

(CRR regulation, point (a) and (b) of Article 448(1))

Interest rate risk is the risk of occurrence of interest rate loss that affects changes in the value of interest rate sensitive assets and liabilities. The loss arises due to a maturity of the assets and liabilities or a mismatch in the type of interest rate or the period in which the interest rate is re-determined. Interest rate changes have a significant impact on net interest income (NII). Interest rate changes also affect the balance sheet value and, consequently, the economic value of equity (EVE), the accounting and regulatory capital of the Group and members of the Group.

9.1 Changes in the economic value of equity and net interest income

The table IRRBB1 shows an impact on net interest income in the non-trading book, but also the change of the economic value of equity in the banking book under six scenarios, after applied embedded options.

Table 20: EU IRRBB1 – Interest rate risks of non-trading book activities

As of June 30, 2026, the worst scenario is in Parallel up, where EVE impact amounts -86,544 thousand EUR. Net interest income loss as of June 2026, was 10,890 thousand EUR in parallel down scenario (+200bp for EUR and +300bp for RSD). Slight decrease in EVE is driven by recently issued debt securities of Gorenjska Banka, which reduced exposure to IRRBB in parallel up scenario.. Regarding business developments, the main risk drivers under interest rate upward scenarios are government bonds held as part of the liquidity buffer, particularly those denominated in RSD, and fixed-rate loans. Conversely, under interest rate downward scenarios, the main risk drivers are fixed-rate deposits and issued debt securities.

10 EXPOSURE TO SECURITISATION POSITIONS

(CRR regulation, points (j) to (l) of Article 449)

Securitization transactions are not in place in Aik Group, and no data are to be disclosed under this chapter.

11 ENVIRONMENTAL, SOCIAL AND GOVERNANCE (ESG) RISK

(Article 449a of the CRR Regulation)

ESG disclosure is included in accordance with Article 449a CRR.

As the global financial landscape increasingly prioritizes sustainability, the integration of Environmental, Social, and Governance (ESG) factors has emerged as a critical component of responsible banking. Regulatory bodies worldwide are establishing frameworks that require financial institutions to disclose their ESG risk exposures and management strategies. In alignment with these evolving regulatory expectations, this report provides a detailed overview of our approach to identifying, assessing, and managing ESG risks within the framework of our Pillar III Disclosure.

11.1 Environmental risk

(Table 1 - Qualitative information on Environmental risk)

11.1.1 Business strategy and processes

	Business strategy and processes
(a)	Institution's business strategy to integrate environmental factors and risks, taking into account the impact of environmental factors and risks on institution's business environment, business model, strategy and financial planning
(b)	Objectives, targets and limits to assess and address environmental risk in short-, medium-, and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes
(c)	Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities
(d)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks

In formulating and implementing its business strategy and overall objectives, the Group considers the climate and environmental (C&E) risks that influence its operating environment in the short, medium, and long term. The Group and its subsidiaries have enhanced awareness of climate change and environmental challenges, strengthened its management of these risks, and taken proactive measures to mitigate their impact.

Recognizing that C&E risks pose significant financial threats, the Group is committed to making its operations as resilient as possible, recognizing a range of C&E risks, including physical and transition risks, which drive various existing risks — primarily credit, operational, market, and liquidity risks — along with other risk types recognized in risk inventory of the Group, as well as full specter of social and governance risks.

These ESG risks simultaneously affect multiple categories and sub-categories of existing risks. As a responsible banking group, the Group is dedicated to minimizing its negative environmental impact and contributing to the reduction of environmental degradation, along with protection of human rights and maintaining of responsible governance practices. In its capacity as a financial services provider to the public and the economy, the Group actively supports the transition to a sustainable economy and a low-carbon society by aligning financing needs with available funding sources, while respecting social aspects throughout whole value chain.

The Group is aware of the short-, medium-, and long-term implications of climate and environmental risks in its business landscape. Accordingly, its activities are strategically designed to facilitate the transition toward a carbon-neutral economy.

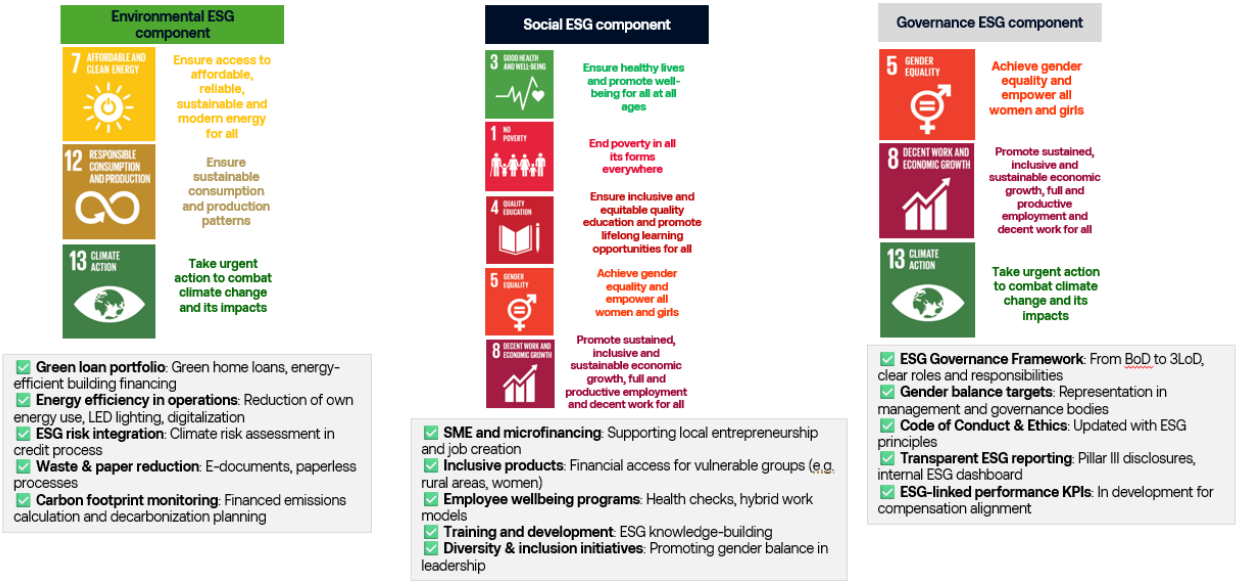
To reinforce this commitment, the Group has integrated its C&E drivers and risks into its **ESG Strategy 2025-2027** which outlines both overall and specific objectives, and which is being executed through action plans developed under the guidance of the Group's management committee and supported by the local Sustainability Management Committees of the credit institution entities of the Group. Becoming aware of the Group’s role and

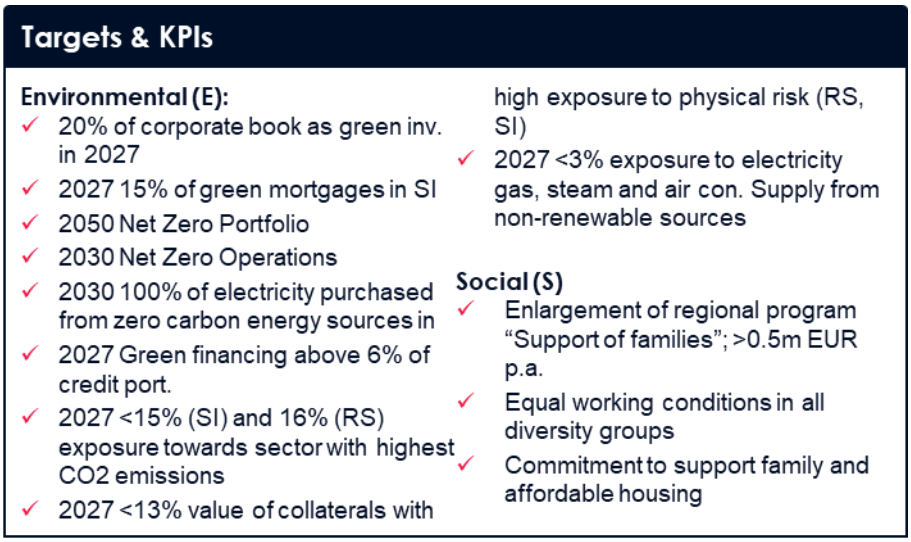
impact on the further development of the ESG area, C&E and overall ESG goals are included in internal acts and processes, as well as in planned measures to adjust current investment and credit portfolio.

The Group has initiated project to set Decarbonization Strategy and adopt its own Transition Plan. Renewal of the Strategy will be in the next year, therefore the targets set will be incorporated directly into the overall ESG Strategy. This initiative demonstrates even further commitment to achieving sustainable goals and aligning with changing business environment.

The Group's activities are strategically designed to achieve the goal of a carbon-neutral economy.

To strengthen its risk management processes, the Group is developing new methodologies for assessing ESG risks within its operations. By increasing disclosures, it aims to achieve greater transparency in its business activities and overall operations.





In its Group Risk Appetite Statement, the Group and its subsidiaries introduced short and medium-term risk indicators related to C&E risks.

Based on the identified **physical risk drivers**, the Group identified **areas in Serbia, Slovenia** and **Montenegro** in which C&E risks are higher and defined target for portion of collaterals in the regions with an indication of high physical risk by 2025 and interim target by end of 2027.

The Group has acquired licensing agreement with software provider Climcycle to perform physical risk assessment, based on the micro-location data. This tool ensures more precise identification of physical risks, as well as a first base for ESG-related data, more precisely:

- **Physical Climate Risk Module**

- Including identification and scoring of physical climate risks and calculation of financial effects on asset value and revenue (e.g., usable as a haircut to collaterals)

• **ESG Risk Management 2.0**

- Including transitional climate risks, social and governance risks, and the calculation of PD- and LGD-shifts

- Excluding stress test functionalities (individual scenarios, long-term stress test with dynamic portfolio approach)

In order to address the **transition risk**, based on the relevant public data (government statistical institutions, European Commission statistical institutions), the Group identified **industries with highest GHG emission for Serbia, Slovenia** and Montenegro and set targeted exposure towards those industries, adjusting the limit to country specifics, i.e different for Serbia and Slovenia (Montenegro is yet to be included in the RAS)

In addition to targets related to physical and transition risks, the Group also defined short term target for the portion of green financing in total loans by the end of 2025, as well as mid-term for 2026 and 2027. The Group green loan definition is aligned with Grean Loan Principles (GLP) published by Loan Market Association (LMA).

After performed calculations of financed GHG emissions based on the standard of the Partnership for Carbon Accounting Financials (PCAF), Group introduced indicators (YoY change in total financed emission per NACE code and YoY change in total financed emission per asset class) in the scope of PCAF with the main goal to monitor the trend of change in total financed GHG emission and also defined targets have goal to set the direction of constant decrease of total financed GHG emission.

C&E risk key risk indicators set in Group Risk Appetite Statement

Risk Area	Key Risk Indicator	Description
Environmental and Climate related risk	Green financing	Total loans and advances exposure of all green loans issued in relation to Total loans and advances to customers
	Value of collaterals by regions, with an indication of highly exposed to physical risk	Value of collaterals by regions in relation to Loan Portfolio
	Exposures towards sectors with highest CO2 emission-Serbia	Exposure to NACE Letter C and D relation to Loans and Advances by end of 2025
	Exposures towards sectors with highest CO2 emission- Slovenia	Exposure to NACE Letter C, D and H relation to Loans and Advances by end of 2025
	Exposure to Electricity, gas, steam and air conditioning supply	Decrease the exposure to NACE code 35 in relation to Loan portfolio
	YoY change in total financed emission per D, B and C NACE code - Serbia	KRIs are based on the yearly comparison of financed GHG emission at the different levels of aggregation: NACE code or client level - Serbia
	YoY change in total financed emission per C, I and D NACE code - Slovenia	KRIs are based on the yearly comparison of financed GHG emission at the different levels of aggregation: NACE code or client level - Slovenia
	YoY change in total financed emission (per asset class in the scope of PCAF)	KRIs are based on the yearly comparison of financed GHG emission at different levels of aggregation: asset class (as per PCAF methodology)

Results of the materiality assessment are used to shape follow-up actions and future strategic responses to better manage and/or mitigate impact of ESG risks.

KPIs derived from Decarbonization Strategy will be subsequently inserted into RAS.

To further strengthen the process of inclusion of ESG risks, Group introduced last year new operational KPIs. While these indicators are not directly integrated into Group's existing Risk Appetite Statement (RAS), they have been identified as essential components of broader ESG strategy. By measuring and monitoring key metrics related to climate risks and environmental, social and governance impacts, Group aims to gain deeper insights into the exposure of the business and stakeholders to these critical factors. These indicators will help identify emerging risks, capture new opportunities in the sustainable finance space, and ensure meaningful contribution to global efforts to combat climate change and support the transition to a low-carbon economy.

Ultimately, these new indicators are part of Group's ongoing journey to ensure that business practices contribute positively to a sustainable, resilient, and low-carbon future, while continuing to deliver financial stability and value

to all stakeholders. To maintain a proactive approach, the monitoring of these indicators will occur on a quarterly basis, ensuring timely insights and informed decision-making. Operational KPIs are divided in three categories:

- KPIs defined for Business and Risk underwriting
- KPIs defined for the whole group - all employees
- Other ESG Dashboard KPIs - team/individual goals
- investment portfolio towards a "green" portfolio with zero greenhouse gas emissions by 2050.

The Group's long-term objectives are the following:

- achieving carbon neutrality, which reflects the need for an ecological balance between activities that generate carbon emissions and processes that reduce these emissions to zero or close to zero;
- Transforming the Group's lending and investment portfolio towards a "green" portfolio with zero greenhouse gas emissions by 2050.

The Group's strategic commitment is to balance sustainable financial outcomes with the consideration of ESG dimensions, recognizing that these aspects also present new opportunities for competitiveness, development, and growth and in that sense the Group has initiated ESG project with goal to prepare for first CSRD reporting and setting of decarbonization strategy.

Currently, Group is working on implementation of Novisto software, tool meant for ESG reporting (CSRD specifically at this moment, with possibility to expand on EU Taxonomy, once aligned). The tool enables the Group to perform end -to-end double materiality assessment (DMA) in an automatic and structured way, containing audit trail (every number, decision and calculation is traceable and defensible), as well as AI driven functionalities which will create CSRD report out of inserted data, meaning that DMA results will populate CSRD templates.

Recognizing the importance of investing in the green transition, the Gorenjska bank within the Group made its first investment in a sustainability bond in 2018 and participated in the primary issuance of SID banka d.d.'s green bond SID23 in December 2018. The Group has been increasing its investments in securities with a sustainable component and currently GB has EUR 16.6 million of sustainable bonds in its portfolio, representing 4.0% of the Gorenjska bank's debt securities portfolio. Aik Bank has purchased its first green bond in April 2025, amounting to 5.1 million EUR.

Considering the Group's sustainability goals set by ESG Strategy and long-term resilience, there is a strong intention on increasing green lending which could mitigate the risks associated with non-sustainable projects that might become stranded assets or face devaluation due to changing regulations or market conditions. Therefore, the Group developed an internal definition of sustainable investment, establishing criteria for transactions to qualify as sustainable, through Green Lending Methodology. These criteria aim to label sustainable investments and are partially aligned with the EU taxonomy and refer to Loan Market Association (LMA) Principles. According to these principles, an investment is considered sustainable if it is dedicated to the intended purpose as interpreted by environmental objectives outlined in EU Regulation 2020/852—such as climate change mitigation and adaptation, sustainability and protection of water and marine resources, transitioning to a circular economy, pollution prevention and control, and the protection and restoration of biodiversity and ecosystems. Additionally, the proportion of financing attributed to the sustainable portion of the loan at the time of the transaction is guaranteed. Based on this framework, the Group has established a register of sustainable investments in lease financing, corporate, and personal financing.

Within its green financing offering, Gorenjska banka provides Green Credit for the purchase or construction of low-energy residential properties and for sustainable renovations, with the loan amount determined based on the borrower's repayment capacity and type of collateral, a maximum maturity of 30 years, and a variable interest rate.

To successfully implement its sustainability strategy, the Group progressively integrates ESG factors into its business strategy, business model, policies, methodologies, processes and other internal acts, and considers them in the following:

- the risk management system,
- compliance with legislative and regulatory requirements,
- a code of business conduct and ethics and fraud prevention,
- the AML/CFT system,
- safety of people and property,
- ensuring business continuity of processes,
- privacy and data protection,

- procurement and supplier selection
- transparent reporting etc.

The Group is actively engaged in collaborative initiatives with leading international financial institutions that offer investment, advisory, and asset-management services. In partnership with them, the Group is focusing on the further development of environmental and social management system procedures. This effort includes enhancing existing performance requirements, particularly in relation to climate change projects, such as solar energy and wind farm developments.

Simultaneously, collaboration is directed toward aligning our business processes with higher sustainability standards. The Group is undertaking significant steps to address business requirements and is making necessary adjustments to existing processes to promote greater sustainability across its operations.

11.1.2 Governance

	Governance
(e)	Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of environmental risk management covering relevant transmission channels
(f)	Management body's integration of short-, medium- and long-term effects of environmental factors and risks, organizational structure both within business lines and internal control functions
(g)	Integration of measures to manage environmental factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body covering relevant transmission channels
(h)	Lines of reporting and frequency of reporting relating to environmental risk
(i)	Alignment of the remuneration policy with institution's environmental risk-related objectives

The Group has a comprehensive sustainability management structure in place that requires implementation on local subsidiaries' level to be in line with Group standards. In addition, subsidiaries have formed the Sustainability Committees at local levels.

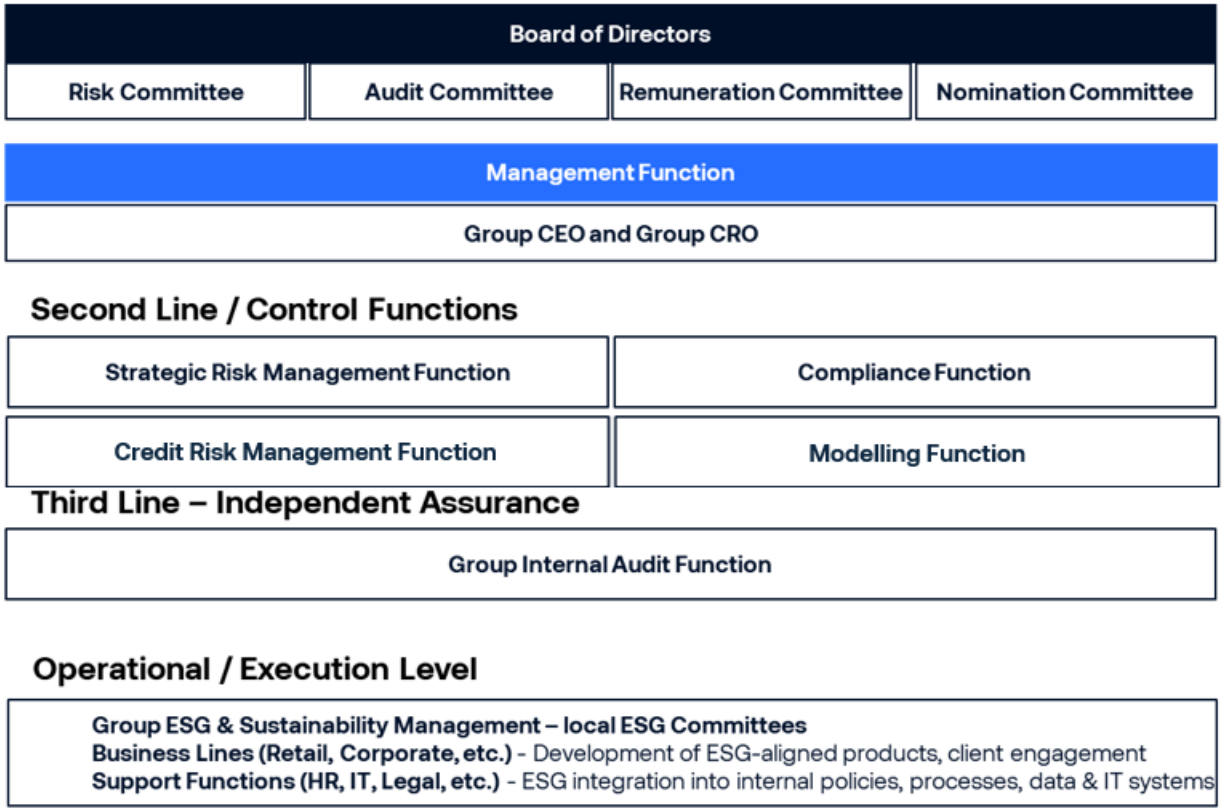


Figure 1_ESG Governance model

Roles and responsibilities of Board of Directors and Group Management Committee, as well as roles and responsibilities of Risk Committee are defined in Group Policy on Internal Governance.

The Board of Directors with the Risk Committee approves Group business strategy including ESG Strategy and ESG framework and oversees the implementation, decision-making and actions related to the ESG risk management and provides effective oversight of the Group management function with this respect. It ensures adequate and timely monitoring of ESG risks and challenges strategic approaches taken using all available information gathered via regular & ad-hoc reports including those provided during regular Risk Committee and BoD meetings. Regularly, relevant reports are prepared on at least quarterly basis and presented to the Group Management Committee, Group Risk Committee and the BoD.

The **Risk Committee** primarily oversees all identified risks to which the Group is exposed. The Risk Committee will pay special attention to the existence of new types of risks (especially emerging risks), that can have a material impact on traditional types of risks through various transmission channels. Risk committee assists Board of Directors to oversee implementation of ESG-related strategic choices. Risk committee also provides recommendations related to ESG risk management.

The Group Management Committee (GMC) defines sustainability strategy and is responsible for ESG framework, priorities and goals. It ensures implementation of sustainability strategy. GMC ensures that the Group adequately embeds ESG risks in the risk management framework and that adequate changes in the Risk Appetite are made (e.g. inclusion of C&E risks, specific ESG KPIs/KRIs, with clear definition of thresholds/limits that reflect Group's risk bearing capacity and appetite). It also approves results of the materiality assessment of ESG risks and implements strategic decisions approved by the Board of Directors, as a result of materiality assessment. GMC facilitates daily business operations ensuring ESG-related risks are adequately captured and managed when occurred. Related decisions should be based on a sound and well-informed basis i.e. relevant climate-related and environmental risk data provided by various business units in the Group.

In addition, Group Management Committee is obliged to comprehensively report, and inform regularly and where necessary without undue delay the Board of Directors on ESG risks and related developments affecting or that may affect the Group e.g. identification of new risk drivers, changes in the materiality of ESG risks the Group is exposed to and its impact on Group's business activities (primarily impact on net result, solvency measured through capital adequacy ratios and liquidity)

Risk management is primarily a task of **Group Chief Risk Officer (CRO).** CRO is responsible for setting up comprehensive risk management framework on the Group level, overseas and manages Group Strategic Risk Management Function, Group Credit Risk Management Function and Group Modelling Function and coordinates the preparation of Group Strategy on Risk Management and Group Risk appetite statement. CRO plays a key role in further enhancements of risk awareness among its employees and strengthening the risk culture on the Group level. Incorporation of emerging risks that impact traditional types of risks via transmission channels and that are material to the Group (most significant emerging type of risks are ESG risks, more specifically climate & environmental risks) into risk management framework is the responsibility of GSRMF that coordinates the whole process.

The first line of defense represents the front office, business and underwriting units with the main role of performing duties in accordance with ESG risk framework, procedure and defined RAS limits. It identifies, assesses and monitors any ESG risks relevant to the creditworthiness of a client. First line roles are directly aligned with the delivery of products to clients and include the roles of leading actions to achieve objectives defined in the Group Business and ESG Strategy.

The second line of defense is executed by Group Strategic risk management, Credit risk management, Modelling and Compliance functions.

The main responsibility of **the risk management functions** is to ensure that all risks are identified, assessed, measured, monitored, managed and properly reported by the relevant units on the Group and subsidiary level. The risk management function provides relevant information, analyses and expert judgement on ESG risk exposures. Since those risks materialize through existing financial risks, the tasks and responsibilities are embedded in the framework of the existing management system. Risk management functions implement the strategic orientation of the Group and has the controlling function in respect of monitoring the implementation of the Group Strategy on Risk Management and Risk Appetite. Within the Strategic Risk management function, there is an ESG risk controlling specialist that monitors and implements activities related to ESG risks.

The compliance function is responsible for ensuring that compliance risks stemming from ESG risks are duly considered. Compliance function both on Group and local level is responsible for regulatory tracking, monitoring, and reporting of the relevant changes in regulatory framework, and assessment of the possible impact of any changes in the legal or regulatory environment on the institution's activities and compliance framework. Furthermore, the compliance function advises the management body (in its management and supervisory function) on measures to be taken to ensure compliance with applicable laws, regulations and standards within areas under its remit.

The Modelling function has role in the model development, monitoring and validation. Model development and monitoring unit performs climate stress test exercise to assess the impact of climate-related risks posed to the financial stability of the bank. The primary objective of the climate stress test is to evaluate the impact of ESG risks on businesses across various sectors and geographical regions under stress scenarios.

The third line of defense is executed by the **internal audit** which considers in its reviews the extent to which the Group is equipped to manage ESG-related risks. The Group Internal Audit Function reviews the Group's internal control and risk management framework, by considering external developments, changes in the risk profile and in products and/or business lines, among other things. This is expected to include the appropriateness of the arrangements for managing ESG-related risks.

Local ESG coordinators and working groups are responsible for the implementation of ESG governance model and measures on local level in line with Group standards. As defined in the ESG Strategy, there are designated employees, Sustainability specialists, as a horizontal point of contact to ensure that ESG risks were appropriately integrated into Group risk management framework. Sustainability and ESG specialists monitor and implement activities in specific business areas (risk management, financial management and reporting, corporate, retail, product and process development, marketing and public relations, human resources, legal, compliance, occupational health and safety, real estate, group subsidiaries).

Group Remuneration Policy has been in place for the purpose of implementing sound remuneration practices which promote both the achievement of the Group goals as well as a prudent approach to risk management. On a Group level, the Board of Directors, Remuneration and Risk Committee, works closely together to ensure that the remuneration policy is consistent with and promotes sound and effective risk management, which includes also management of ESG risks. In addition to the fixed component of the remuneration, employees may also be entitled to variable components of the remuneration, which is determined based on an assessment of the respective organization's business performance and the achievement of organizational unit and individual objectives. ESG targets are included in performance criteria and are cascaded throughout the organization both on the Holding level and in Subsidiaries.

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The Group is also developing application support to ensure the correct classification of sustainable investments in compliance with legal requirements. Loans meeting sustainability criteria will be labeled as "sustainable investments." To incentivize these investments, the Group plans to offer lower interest rates, including reductions on standard rates and bonuses. It aims to extend these benefits for both consumer and residential financing options.

11.1.3 Risk Management

	Risk management
(j)	Integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework
(k)	Definitions, methodologies and international standards on which the environmental risk management framework is based
(l)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks, covering relevant transmission channels
(m)	Activities, commitments and exposures contributing to mitigate environmental risks
(n)	Implementation of tools for identification, measurement and management of environmental risks
(o)	Results and outcome of the risk tools implemented and the estimated impact of environmental risk on capital and liquidity risk profile
(p)	Data availability, quality and accuracy, and efforts to improve these aspects
(q)	Description of limits to environmental risks (as drivers of prudential risks) that are set, and triggering escalation and exclusion in the case of breaching these limits
(r)	Description of the link (transmission channels) between environmental risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework

The Group has integrated ESG risks into its risk management framework in several ways.

The **Risk Inventory** in the Group Risk Management Strategy includes ESG risk, including climate and environmental risks, where two main risk factors have been identified:

- **Physical risk**, which refers to the financial impact of climate change, covering more frequent adverse weather events and gradual climate change and environmental degradation, such as air, water and soil pollution, water scarcity, floods, landslides, fires, biodiversity loss and deforestation, and
- **Transition risk,** which refers to the financial losses incurred by an institution as a direct and indirect consequence of adapting to a low-carbon and more sustainable economy and can be triggered by factors such as the relatively sudden introduction of climate and environmental policies, technological advances, changes in market sentiment or changes in market preferences.

The **Group Risk Appetite Statement** has been complemented with metrics for measuring climate and environmental risks and their short and medium-term targets, as previously mentioned under the Business strategy and processes section.

The Group performed comprehensive **materiality assessment** considering the specificities of the respective business model, operating environment and risk profile of the Group, taking into account impact on Group's products and services, and operations (including types of operations and location of facilities) for each subsidiary/market where the Group operates.

Group recognizes C&E risks as risk drivers that materialize in existing risk categories and distinguish between the various drivers of transition and physical risks, as well as S and G specific risk types. Materiality assessment for 2025 further integrated and analyzed consists of S and G components, but these were found immaterial. The impact of ESG risk drivers is carried out following standard steps that ensure transparency of the process:

- Identification of risk drivers and transmission channels,
- Gathering of the expert assessments,
- Preparation of the portfolio analysis,
- Implementation of the qualitative and quantitative methods of analysis,
- Interpretation of the results and conclusion on materiality assessment.

Identification of risk drivers and transmission channels

In the first step of materiality assessment the Group identifies risk drivers. Physical and transition risk drivers were considered in the materiality assessment.

Wide range of physical risk drivers were examined. We have used all available data sources to identify and examine relevant risk drivers. Physical risk drivers were separately examined considering geography where clients/collaterals are positioned. Mapping collaterals to high physical risk areas is performed following Thinkhazard maps. These maps are considered as the most conservative ones since they are provided at regional level, per country.

As per materiality assessment performed the following physical risk drivers were assessed as a higher potential hazard level for the Group and subsidiaries in the medium and long term:

- River flood (Serbia),
- Urban flood (Serbia),
- Wildfire (Serbia),
- River flood (Slovenia),
- Urban flood (Slovenia),
- Wildfire (Slovenia),
- Coastal flood (Slovenia),
- Landslide (Slovenia).
- River flood (Montenegro)
- Urban flood (Montenegro)
- Landslide (Montenegro)
- Wildfire (Montenegro)

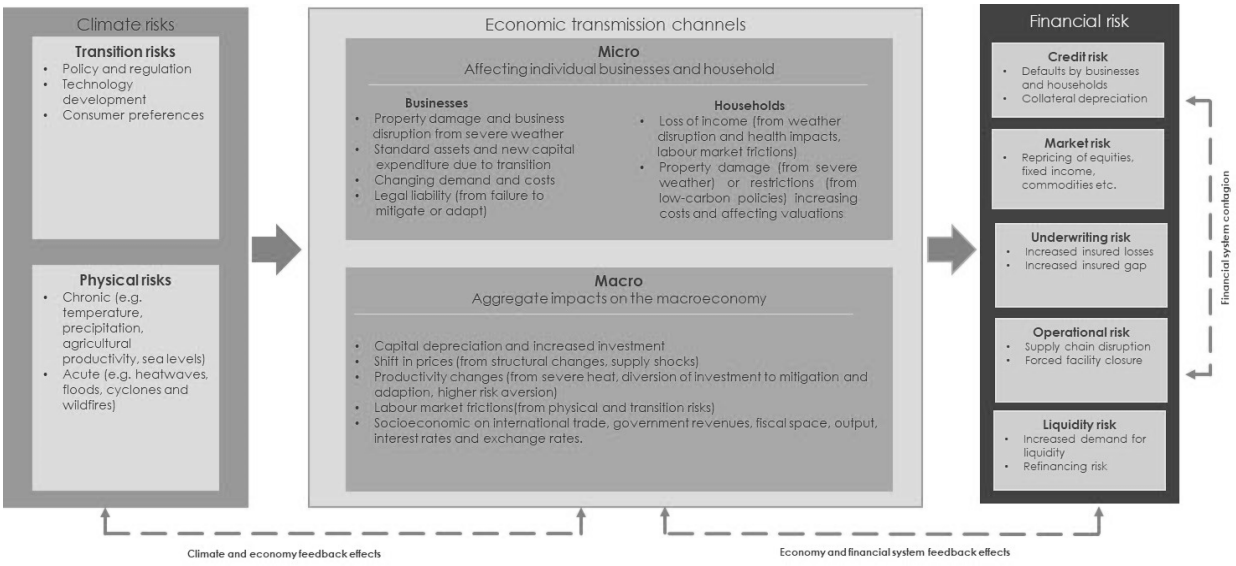
Different modalities of **transition risk drivers**, caused by changes in climate and environmental policies, technological progress or changes in market sentiment and preferences, are considered. Based on the performed analysis, expected changes in regulation and policies are considered as the most prominent transition risk drivers. Exposures to different industries are considered as a good indicator of the exposure to transition risks. Industries, with the highest share of CO2 emissions in the country, are considered as those highly exposed to transition risk. The following industries are those responsible for the highest share of CO2 emissions in the countries where the Group operates:

- C – Manufacturing
- H – Transportation and storage
- D - Electricity, gas, steam and air conditioning supply

Identification of transmission channels

ESG risks could affect the prudential risks the Group is exposed to through different transmission channels. Transmission channels are examined and assessed for each type of risk, split by climate transition risk, climate physical risk and environmental risk. C&E risks (transition and physical) are affecting Micro and Macro environment and further their impacts are reflected on the standard financial risks that the Group is exposed to:

Schematic illustration of transmission from environmental risks to financial risks; Source: NGFS (2020b)



Gathering of the expert assessments

In order to obtain expert opinions on the impact of ESG risks on the Group's operations, specific ESG teams have been formed. Expert assessment is performed through a structured collaboration between the Group and banks, supported by their dedicated ESG teams and the committees established for this purpose. This partnership ensures a comprehensive and inclusive process for identifying and prioritizing key sustainability issues. By working together in this way, The Group and banks align their efforts, fostering a consistent and coordinated approach to ESG priorities.

Preparation of the portfolio analysis

Separate analysis is performed for each portfolio segment and country (where risk differentiators are recorded), entity and geographical distribution of the collaterals.

Analysis of the impact of ESG risk drivers on Credit risk is performed at the level of client segments and product types (for Retail portfolio).

Implementation of the qualitative and quantitative methods of analysis

For quantification of the impact of ESG risks on the Group's business and risk management framework, a bottom-up stress test methodological set-up was used, applied to E and S component.

The number of different risk types are analyzed, grouped in aggregated risk categories (credit risk, market risk, interest rate risk, liquidity risk, operational risk, other stand-alone risks etc.). Analysis per risk type is considered as the main dimension of the analysis. Quantifications' results were incorporated in the process of calculations of KRIs/KPIs from RAS.

Scenarios used in the exercise cover different observation periods. Scenarios cover a full spectrum of observation periods, from short-term up to long-term.

Based on the available scenarios, the Group has selected the following scenarios for quantification of the impact:

Stress scenario mapping between sources	ECB Stress Testing	NGFS Phase IV
Scenario	Baseline	Baseline
	Hot house world	Current policies
	Orderly	Net Zero 2050
	Disorderly	Delayed transition

> Flood risk was also incorporated, as it is a relevant scenario for estimation of the impact on REs.

Calculations of the outcomes for different scenarios (impact on selected KPIs/KRIs that are part of the Group Risk Appetite Statement) are performed.

Interpretation of the results and conclusion on materiality assessment

The impact of the C&E risks is analyzed from a forward-looking perspective. Observation window for the analysis is divided into several periods:

- Short-term period (period up to 1 year)
- Mid-term period (period from 1 to 5 years)
- Long-term period (period over 5 years).

Uniform score scale (for measuring the impact) is used in the process of materiality assessment. Materiality scoring calibration is presented in the figure below:

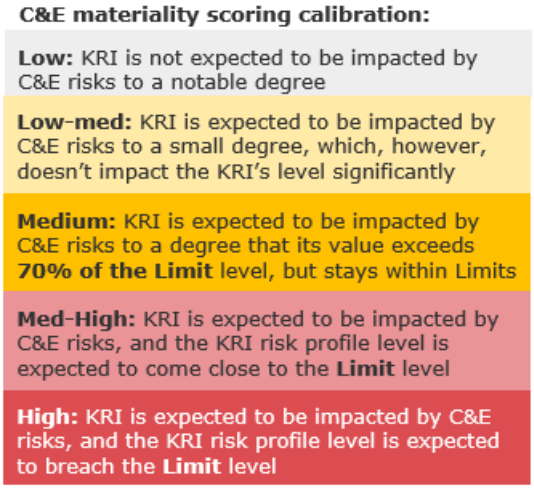


Figure 2_C&E materiality scoring calibration

If the final materiality score is marked as low or low-medium, regular monitoring activities are selected as follow up actions. For materiality scores marked as medium, close monitoring activities are initiated as follow up actions.

If final materiality score is marked as medium-high or high, impact of C&E risks on the Group operations and financial risks is considered to be material. For those areas where impact coming from C&E risks is assessed as material (regardless of the fact whether materiality is determined in short, mid or long-term observation period), follow-up actions are initiated.

Results and conclusion on materiality assessment

The table below shows the overview of the results per each risk type and KRIs.

Materiality assessment of C&E risks results

RAS indicators						KRI materiality scoring						Impacted by		
Risk type & Key Risk Indicators	Realized value - 31.12.2024	Orderly scenario	Hot House	Disorderly	Limit	Score ST <1 yrs	Score MT <5 yrs	Score LT >5 yrs	Level ST	Level MT	Level LT	Climate physical	Climate transition	Environ-mental
Capital Risk						4	2	2	med-high	low-med	low-med	Y	Y	Y
Common Equity Tier 1 ratio (CET1)	17.39%	16.26%	16.61%	16.71%	>11.84%	4	2	2	med-high	low-med	low-med	Y	Y	Y
Tier 1 ratio (T1)	17.39%	16.26%	16.61%	16.71%	>13.91%	4	2	2	med-high	low-med	low-med	Y	Y	Y
Total Capital ratio (TCR)	18.33%	17.21%	17.56%	17.66%	>16.66%	4	2	2	med-high	low-med	low-med	Y	Y	Y
Leverage ratio	11.25%	10.45%	10.69%	10.75%	>4%	1	2	2	low	low-med	low-med	Y	Y	Y
Risk bearing capacity (RBC) utilization	74.29%	n/a	n/a	n/a	< 90%	3	2	2	med	low-med	low-med	Y	Y	Y
Liquidity Risk						3	3	3	med	med	med	Y	Y	Y
Liquidity Coverage ratio (LCR)	358.60%	207.94%	211.53%	213.81%	> 130%	1	2	2	low	low-med	low-med	Y	Y	Y
Net Stable Funding Ratio (NSFR)	153.90%	138.21%	138.21%	138.21%	> 115%	1	2	2	low	low-med	low-med	Y	Y	Y
Loan-to-deposit ratio (LTD gross)	79.21%	90.71%	90.71%	90.71%	< 100%	3	3	3	med	med	med	Y	Y	Y
Survival Horizon (days)	139	139	139	139	> 45 days	1	2	2	low	low-med	low-med	Y	Y	Y
Interest Rate Risk						1	2	2	low	low-med	low-med	N	Y	Y
Sensitivity of EVE (6 scenarios)/ Tier 1 in stress scenario	-3.51%	-3.14%	-3.22%	-3.36%	<14%	1	2	2	low	low-med	low-med	N	Y	Y
ΔNII/Own Funds	1.64%	1.64%	1.64%	1.64%	<5%	1	2	2	low	low-med	low-med	N	Y	Y
CSRBB						1	2	2	low	low-med	low-med	N	Y	Y
Credit spread risk in BB (Sensitivity of EVE/ Own funds)	2.76%	0.96%	1.51%	2.37%	<7%	1	2	2	low	low-med	low-med	N	Y	Y
Credit Risk						4	3	3	med-high	med	med	Y	Y	Y
NPL ratio	2.52%	2.52%	2.52%	2.52%	< 5%	1	3	3	low	med	med	Y	Y	Y
NPL coverage ratio	47.82%	47.82%	47.82%	47.82%	>35%	1	1	1	low	low	low	Y	Y	Y
Stage 2 share in Total gross exposure	10.93%	15.33%	15.27%	15.27%	<15%	4	2	2	med-high	low-med	low-med	Y	Y	Y
Cost of Risk ratio	0.80%	1.16%	0.93%	0.93%	< 1.5%	4	2	2	med-high	low-med	low-med	Y	Y	Y
Specialized Lending (IPRE & PF)	853.7	853.7	853.7	853.7	<920 mEUR	1	1	2	low	low	low-med	Y	Y	Y
Leveraged transactions	352.3	352.3	352.3	352.3	<525 mEUR	1	1	2	low	low	low-med	Y	Y	Y
Top 10 borrowers' concentrations (GCC)	13.55%	13.55%	13.55%	13.55%	< 30%	1	1	1	low	low	low	Y	Y	Y
Single Name Concentration ratio	18.83%	20.25%	19.79%	19.68%	< 24.5%	3	3	3	med	med	med	Y	Y	Y
Single Name Conc. ratio excluding Gov., FI and Public	9.95%	10.71%	10.46%	10.40%	< 15%	3	3	3	med	med	med	Y	Y	Y
Exposure to Group related parties	1.17%	1.25%	1.22%	1.22%	< 5%	1	2	2	low	low-med	low-med	Y	Y	Y
Industry concentration ratio	22.73%	22.73%	22.73%	22.73%	<25% (30%)	3	3	3	med	med	med	Y	Y	Y
Credit Risk - Legal entities						4	3	3	med-high	med	med	Y	Y	Y
NPL ratio	2.64%	2.64%	2.64%	2.64%	< 3.5%	1	3	3	low	med	med	Y	Y	Y
NPL coverage ratio	44.98%	44.98%	44.98%	44.98%	> 30%	1	1	1	low	low	low	Y	Y	Y
Stage 2 share	11.66%	12.06%	12.00%	12.00%	< 15%	4	2	2	med-high	low-med	low-med	Y	Y	Y
Credit Risk - Retail						4	3	3	med-high	med	med	Y	Y	Y
NPL ratio	3.48%	3.48%	3.48%	3.48%	< 7%	1	3	3	low	med	med	Y	Y	Y
NPL coverage ratio	52.03%	52.03%	52.03%	52.03%	> 35%	1	1	1	low	low	low	Y	Y	Y
Stage 2 share	13.33%	14.00%	13.98%	13.98%	< 15%	4	2	2	med-high	med	med	Y	Y	Y
Sovereign Risk						1	2	2	low	low-med	low-med	Y	Y	Y
Exposure towards Government bonds issued by RS/SI	60.44%	73.56%	71.88%	71.47%	< Tier1	1	2	2	low	low-med	low-med	Y	Y	Y
Market Risk						1	1	1	low	low	low	Y	N	N
FX Risk indicator	2.22%	2.27%	2.31%	2.31%	<15%	1	1	1	low	low	low	Y	N	N
Sum of all exposures in Trading book	13.59	7.68	7.43	7.30	< mEUR 50	1	1	1	low	low	low	Y	N	N
Operational Risk						1	2	2	low	low-med	low-med	Y	Y	N
Number of internal fraud cases	1	n/a	n/a	n/a	0	1	2	2	low	low-med	low-med	Y	Y	N
Operational risk losses ratio - net	6.26%	n/a	n/a	n/a	<15%	1	2	2	low	low-med	low-med	Y	Y	N
ICT Risk						1	3	3	low	med	med	Y	Y	N
ICT availability and continuity	99.95%	n/a	n/a	n/a	> 99.8%	1	3	3	low	med	med	Y	Y	N
ICT change-related incidents ratio	0.00%	n/a	n/a	n/a	< 90%	1	3	3	low	low-med	low-med	Y	Y	N
System back-up success	100%	n/a	n/a	n/a	> 99.9%	1	3	3	low	med	med	Y	Y	N
Compliance/AML						1	2	2	low	low-med	low-med	N	Y	N
No. of High risk clients	2.27%	n/a	n/a	n/a	< 5%	1	1	2	low	low	low-med	N	Y	N
No. of clients from the countries on Restricted list	0	n/a	n/a	n/a	0%	1	1	2	low	low	low-med	N	Y	N
No. of anon. accounts, passbooks or safe-deposit boxes	0	n/a	n/a	n/a	0%	1	1	2	low	low	low-med	N	Y	N
Overdue mitigation actions	1.52%	n/a	n/a	n/a	< 10%	1	2	2	low	low-med	low-med	N	Y	N
KYC backlog for High-risk clients	7.75%	n/a	n/a	n/a	0%	1	1	2	low	low	low-med	N	Y	N

Different risk types have been analyzed, grouped in aggregated risk categories (credit risk, market risk, interest rate risk, liquidity risk, operational risk, other stand-alone risks etc.). Analysis per risk type is considered as the main dimension of the analysis. Impact Is separately analyzed for each KPI/KRI of each risk type. Impact of C&E risks are considered as material in cases of Credit risk and Capital risk (for specific KRIs).

Considering that the Group is significantly involved in legal entities finance business (covering corporate portfolio, Public, Project finance, SME and Micro segment), the biggest contributors to negative effects on additional impairments that influence negatively on Cost of risk and Capital ratios are the following:

- Corporate and Public Clients
- Coming from Serbia
- Belonging to NACE codes: D - Electricity, gas, steam and air conditioning supply and B - Mining and quarrying

Material impact is recorded due to the drop in capital ratios. The biggest drop in capital ratios is recorded in orderly scenario.

Material impact on Credit risk is recorded due to changes in CoR (Cost of Risk) and Share of Stage 2 loans in total gross exposure. Cost of risk in orderly scenario recorded significant change.

There are no other material impacts of C&E risk that are discovered during the materiality assessment.

The results of the materiality assessment are being used by the Group to formulate further actions and future strategic challenges with the aim of better managing and mitigating the impact of climate and environmental risks.

The Group has taken necessary steps to **incorporate C&E dimension into the credit analysis, risk assessment and decision phases** by implementing several components into different phases of the credit lifecycle:

- The Group has introduced climate-related and environmental due diligence process of analysis for loans and borrowers associated with a higher C&E risk.

- ESG questionnaires are defined for Serbian and Slovenian market. The Group uses this tool in the collection of ESG data.
- Sustainability flags are used to identify assets/investments that have been marketed as green, therefore sustainable, based on several criteria (EU Taxonomy flagging, green loans in line with LMA and ICMA, and in line with IFC).
- Identification of industries highly exposed to transition risks and non-compliance with minimum safeguards criteria became part of the exclusion list criteria
- C&E risks are introduced in collateral evaluation process, so that each subsidiary should consider all available ESG factors affecting the value of collateral.

Incorporation of the ESG risks in the credit risk monitoring was done through defined ESG risk early warning signals (EWI) that are set at the level of portfolio and client level.

ESG risks are identified as material risk, and risk quantification for ICAAP purposes was done based on the results of performed stress testing for materiality assessment purposes.

The regulatory framework requires banks to take ESG factors into account in their risk assessment, with due diligence required for larger transactions/clients with elevated ESG risk scores. The Group started **ESG due diligence** as part of the regular credit / investment approval process in 2024.

The due diligence process consists of the following steps:

- Credit process (new investment/annual review);
- Verification whether an annual review is necessary (taking into account the amount of the proposed investment and the activity of the client according to the NACE classification),
- ESG questionnaire for customers,
- Due diligence,
- ESG risk assessment.

The Group is in the process of developing own methodologies for stress testing ESG scenarios which are in line with scientific climate change pathways, such as Intergovernmental Panel on Climate Change (IPCC) scenarios like **Network for Greening the Financial System (NGFS) scenario**, which will be included in the ICAAP and ILAAP frameworks.

In 2024, the Group continued to build its ESG data model and digitize ESG data collection. In the area of ESG questionnaire, the Group's subsidiaries are actively involved in the establishment of a single/unified ESG questionnaire platform that would enable and ensure higher quality of data for all banks.

11.2 Social risk

(Table 2 - Qualitative information on Social risk)

11.2.1 Business strategy and processes

	Business strategy and processes
(a)	Adjustment of the institution's business strategy to integrate social factors and risks taking into account the impact of social risk on the institution's business environment, business model, strategy and financial planning
(b)	Objectives, targets and limits to assess and address social risk in short-term, medium-term and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes
(c)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce socially harmful activities

Social risks as we consider them refer to various factors that can impact on the rights, well-being, and interests of individuals and communities. These risks encompass a broad range of issues, such as human resource management, where fair treatment, career development, and employee satisfaction are key considerations.

They also include equality and diversity, focusing on ensuring that people of all backgrounds have equal opportunities and representation. Inclusiveness is another critical aspect, highlighting the need for environments where everyone feels valued and respected. In addition, labor relations play an important role in social risk management, ensuring positive relationships between employers and employees to prevent disputes and

promote fairness. Workplace health and safety are equally essential, as it involves protecting employees from harm and maintaining a safe and healthy work environment. Addressing these social risks is vital for fostering a positive, sustainable, and ethical environment for both people and communities.

The abovementioned topics are part of our **Group People Strategy, which was updated in March 2026**. They are also covered by specific Group policies (e.g. Diversity Policy, Group Non-Discrimination and Anti-Harassment Policy, etc.) Through its Group People Strategy and various Group HR policies, the organization is committed to fostering a safe, positive, and inclusive work environment for all employees. These initiatives are designed to promote a culture where every individual feels valued and supported, ensuring their well-being and professional growth. The Group encourages continuous learning, helping employees enhance their skills and advance in their careers. Additionally, the Group places emphasis on promoting a work-life balance, recognizing that employee satisfaction is closely tied to the ability to maintain equilibrium between work commitments and personal life. Flexible working arrangements, organizing or sponsoring sporting events for employees are some of the measures taken to ensure employees can manage their professional and personal responsibilities effectively.

Furthermore, maintaining open and transparent communication is central to the Group's approach. By encouraging dialogue at all levels, the Group nurtures trust and collaboration, allowing employees to voice concerns and share ideas, which is ensured by an anonymous group wide **Employee Engagement & Enablement Survey performed biannually**. This helps create sustainable and harmonious employee relations, reinforcing the Group's commitment to building a workplace that thrives on mutual respect, inclusiveness, and long-term commitment. With our CSR initiatives we generate meaningful value by addressing real societal challenges and proactively responding to these through well-structured initiatives within our Group (e.g. donations). These efforts encompass areas such as families, education, as well as support for youth, and various philanthropic endeavors.

The employees of our Group are a cornerstone of our corporate culture. A key aspect of our sustainable human resources strategy is the implementation of robust diversity and inclusion practices. Ensuring the attraction, retention, and engagement of talent is vital to the continued success of the Group. To foster a collaborative environment, we actively involve employees either through representative bodies or surveys, particularly on issues that directly impact them. Additionally, the health and well-being of our employees are paramount, with a strong emphasis placed on supporting a healthy work-life balance to promote overall wellness and productivity. Therefore, a wide range of employee benefits are focused on health and well-being (annual check-ups and insurance), work flexibility (hybrid work, flexible hours, paid leaves), and family support (leave for children's milestones, gifts, financial aid for new parents). Employees are also enrolled in a collective pension savings plan and can benefit from different recognition and reward programs. Sports, team spirit, and celebrations are encouraged via sponsored activities, events, and team buildings. Continuous learning and development are supported through organized training, e-learning platforms and workshops. One of the subsidiaries also holds the Socially Responsible Employer certificate, aligned with ISO 26000, ensuring a standardized and socially responsible approach to employee care.

Our commitment to social inclusion is supported by Group Marketing, Communications and CSR Strategy which creates a strong and reliable basis for a well-functioning socio-economic environment that will bring prosperity to many. **Through CSR activities, we are giving back to the communities that we operate in and contributing to creating more sustainable opportunities for all**. We are pursuing effective initiatives specific to each local community, which are currently centered around children and families, marginal groups, health, education, environment and support to sports.

CSR activities include long-term projects of providing assistance to families and individuals facing hardship, as well as contributed to organizations offering shelter and care for those in vulnerable situations. Donations were directed toward enhancing living conditions in housing for vulnerable groups, supporting a more dignified environment for families and children without parental care. Support was provided through direct monetary donations, as well as volunteering. Understanding that scale makes for better impact, the Group continued with making community involvement more accessible by enabling direct charitable contributions at ATMs.

Sustainability and inclusion were further promoted through the Group's grant programs, which supported organizations working in fields such as environmental protection, community engagement, promotion of art and the empowerment of marginalized groups. These efforts are aimed at fostering a systemic, long-term impact by reinforcing community resilience and shared responsibility.

Additionally, the Group remained an active supporter of local sports, sponsoring clubs, events, and associations that promote physical activity, teamwork, and youth engagement. By backing both grassroots and broader sports initiatives, the Group continues to contribute to the development of healthy, active communities across the regions it serves.

Employees remain the foundation of the Group's success, and their well-being is central to our strategic goals and corporate culture. Our HR Strategy emphasizes diversity, inclusion, and long-term engagement, with a strong focus on building a healthy, flexible, and inclusive working environment. We actively involve employees to contribute to workplace design through surveys, particularly on topics that directly affect their day-to-day experience. The Group also maintains a hybrid work model that supports work-life balance and flexibility, contributing to both productivity and employee satisfaction. In 2024, a wide array of initiatives and activities were implemented to support employee well-being, professional growth, and team cohesion. Different, local market specific initiatives were organized:

- Health and Wellness Initiatives: Annual medical check-ups, flu vaccination campaigns, blood donation drives, and first aid courses were provided. The Group promotes healthy hydration habits and one of the members of the Group holds a certificate encouraging the use of tap water.
- Physical Activity and Sports: A variety of recreational activities were organized, including football and basketball sessions, volleyball, yoga, cycling and others. Employees participated in organized sports events such as local marathons and intercompany sports competitions. Sports Days and team-building events involving physical activities were held to encourage teamwork and support a healthy lifestyle.
- Workplace Comfort and Ergonomics: Initiatives to improve comfort and ergonomics at work included the use of pilates balls, ergonomic mice and pads.
- Mental Health and Psychosocial Support: Training courses addressed topics such as stress management, psychosocial risks at work, and maintaining mental well-being. Workshops were held on body composition awareness and work-life balance, including a specialized session for employees returning from maternity leave.
- Employee Engagement and Inclusion: Events were held throughout the year to foster inclusion and team spirit, including International Women's Day workshops, Kids Day at Work, Summer school for employee's children during school break, and festive children's programs around the holidays.

These efforts are part of an integrated and ongoing program dedicated to promoting a positive, healthy, and inclusive workplace, ensuring that employees feel supported not only professionally but also personally.

The Group includes in its Lending policy information on activities related to the clients and other counterparties. For example, the Group does not finance activities related to Illegal activities, such as drug trafficking, terrorism, prostitution and other human exploitation, economic activities that promote or act in non-compliance with fundamental conventions identified in the International Labor Organization (ILO). Minimum social safeguards focus on human rights, labor rights, and combating bribery, bribery, solicitation and extortion.

As elaborated under Environmental risk part related to Risk Management, client's questionnaires are defined for Serbian, Montenegrin and Slovenian market that Group uses in the collection of ESG data, which includes both social and governance component.

Procurement perspective - The procurement practices, controls, and ESG-related principles established in 2025 remained fully in force and continued to be applied throughout the first half of 2026. Procurement activities supported social objectives primarily through contractual safeguards, transparent and fair supplier selection processes, and responsible supplier engagement, in line with applicable regulations and internal policies.

Supplier contracts (AIK Bank) included provisions related to workplace and social standards, requiring suppliers to ensure a safe, inclusive, and non-discriminatory working environment. These provisions contributed to promoting ethical conduct and responsible behaviour in supplier relationships.

AIK Bank applies a fair, transparent, and consistent approach toward all suppliers. Supplier obligations are defined in advance and applied equally, ensuring non-discriminatory treatment, fair competition and objective decision-making.

During the first half of 2026, ESG questionnaires were included in tender documentation for relevant procurement procedures, supporting the assessment of environmental, social and governance aspects during supplier evaluation and selection.

From the perspective of social risk and stakeholder protection, supplier contracts included personal data protection and confidentiality obligations, ensuring appropriate handling of personal and sensitive data.

In Hipotekarna Bank procurement activities established during 2025 remained in force and continued to be applied during the first half of 2026.

Supplier contracts included anti-corruption clauses, conflict of interest prevention clauses, as well as data confidentiality and information security provisions, where assessed as necessary by the competent internal functions for the specific procurement.

Broader social or ethical clauses relating to labour standards beyond statutory requirements, supplier responsibility within the supply chain, or wider social alignment were not systematically embedded in contracts during 2026. Social aspects were therefore managed through compliance requirements and applicable legal frameworks.

Gorenjska Banka ensures transparent, fair, and equal access for all suppliers and consistently adheres to the principles of transparency, accountability, and compliance with applicable regulations when selecting business partners. Supplier contracts include all necessary provisions related to personal data protection, regulatory compliance, outsourcing arrangements, and other relevant legal and regulatory requirements.

For outsourcing services, the Bank performs additional due diligence procedures, including an assessment of the criticality of the individual service provider, a risk assessment in accordance with the DORA regulation, and an evaluation of relevance for SRB purposes. This approach ensures appropriate risk management and operational resilience.

For significant procurement projects, suppliers are required to complete an ESG questionnaire and sign a compliance declaration, enabling a more comprehensive assessment of business partners. Such an approach promotes a responsible supply chain and includes the evaluation of environmental, social, governance, and ethical aspects prior to contract award. In this way, the Bank strengthens sustainable and responsible business practices while promoting high standards of corporate governance throughout the entire supply chain.

Following the reporting date, AikBank intends to continue enhancing its responsible procurement and third-party governance framework. Planned activities include the transfer of the Outsourcing Coordinator role to the Procurement function, ensuring more centralized oversight of outsourcing arrangements and third-party engagements. In addition, the Bank plans to revise supplier assessment and due diligence processes in line with Group Compliance recommendations, supporting stronger governance, risk management and transparency across the supply chain.

Following the reporting date, Hipotekarna Bank plans to continue enhancing the integration of ESG principles within procurement activities and supplier management processes. Planned activities include further strengthening supplier assessment practices, monitoring of third-party engagements and continuous alignment of procurement processes with Group standards and regulatory expectations.

Following the reporting date, Gorenjska Banka intends to continue improving procurement and supplier governance practices through ongoing enhancements of supplier due diligence and third-party risk management processes.

The Bank will also continue aligning its procurement activities with Group policies and sustainability objectives.

11.2.2 Governance

	Governance
(d)	Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of social risk management covering counterparties' approaches to:
(i)	Activities towards the community and society
(ii)	Employee relationships and labour standards
(iii)	Customer protection and product responsibility
(iv)	Human rights
(e)	Integration of measures to manage social factors and risks in internal governance arrangements, includes the role of Executive board committees, better allocation of tasks and responsibilities, and the feedback loop from risk management to the management body and employees.
(f)	Lines of reporting and frequency of reporting relating to social risk
(g)	Alignment of the remuneration policy in line with institution's social risk-related objectives

As the highest governance body, the Board of Directors of AikGroup (CY) ltd. plays a crucial role in overseeing and guiding the Group's approach to social factors and risks within its operational model. The Board of Directors is responsible for ensuring that the Group’s values, policies, and strategies align with broader social expectations and that these elements are integrated into the Group's business model in a way that supports long-term sustainability and stakeholder interests.

One of the key areas under the Board of Directors' supervision is the Group People Strategy, which has been thoroughly discussed and formally adopted by the Board of Directors. This strategy serves as a comprehensive framework that underpins and guides all other HR-related policies across the Group. It provides strategic direction, setting clear expectations for how employee and organization matters should be managed within the Group. By addressing key issues, the Board of Directors ensures that social risks - such as those related to workplace inequality or employee well-being - are effectively managed.

Employee Engagement and Enablement remain an important priority for the Group. To improve track progress, an annual Engagement and Enablement survey is complemented by a mid-year survey which was introduced for the first time in 2025. Employee Engagement and Enablement has remained a performance criterion, with a specific target set at the entity level.

As a Group, we are not only complying with labor-related regulations; we are dedicated to investing in employee development, fostering a diverse and inclusive workplace, and continually enhancing the employee experience.

In order to promote its orientation towards customer protection, the Group **Code of Conduct** contains the main rules imposed to protect Group customers and their interests. All Group employees and third parties (when acting on behalf of the Group) must act with reasonable care and exercise prudent judgment towards Group customers. They must act for the benefit of customers and put their interests first, respecting the applicable law, regulations and internal rules. Marketing materials, sales information, and advisory activities to the customers should always be based on the principles of fairness, objectivity, transparency, and sound financial judgment. Employees must not perform deliberate or negligent sales of products or services in circumstances where the contract is either misrepresented, or the product or service is unsuitable for the customer's needs and risk inclination. In addition to this, special focus is put on the safeguard of consumer rights. Consumer rights are one of the legal concepts enshrined in one of the highest legal acts of the European Union – Treaty on Functioning of the European Union (TFEU). Article 169 of the TFEU seeks to promote consumers' health, safety and economic interests, as well as their right to information, to education and to organize themselves in order to protect their interests. In order to harmonize the manner in which consumers are treated; the Group has adopted the **Group Policy on Consumer Protection and Unfair Commercial Practices** in order to manage consumer protection matters and related risks. This policy is to be applied in every interaction with customers who are falling within the meaning of consumer. Thus, this policy established and defined Group standards regarding consumer protection and stressed unfair commercial practices that need to be avoided in the Group. Group Policy on Consumer Protection and Unfair Commercial Practices is also aligned with requirements of EU regulatory framework in terms of green transition misleading commercial practices. The consumer protection rules to be followed in the development of new retail banking products and in significant changes to existing retail banking products, including products with ESG features, will also be covered in the new version of the respective Policy to be adopted.

Regarding the remuneration policy and whether social risk is included, please refer to the Environmental risk chapter.

Procurement governance across the Group entities was carried out in accordance with existing internal regulations, defined approval frameworks and established procurement procedures.

Procurement-related policies and procedures operated within the respective internal decision-making frameworks of the entities. Governance arrangements ensure that procurement-related policies and procedures are approved in accordance with internal rules, based on proposals prepared by executive management and adopted by the competent governing body.

During the first half of 2026, AIK Bank further strengthened its procurement governance framework through the adoption of a new Procurement Policy and Procurement Procedure. The updated framework introduced additional measures aimed at increasing transparency, consistency and efficiency of procurement activities, while further aligning procurement processes with internal governance and sustainability objectives.

The updated procurement framework enhanced supplier assessment and due diligence processes through the introduction of additional verification measures applied during supplier selection and onboarding. Particular attention is paid to supplier compliance, business integrity, regulatory adherence and other relevant risk factors that may impact supplier relationships and procurement decisions.

The new framework also strengthened governance and control mechanisms throughout the procurement lifecycle by introducing clearer roles, responsibilities and approval requirements, contributing to improved procurement oversight, accountability and risk management.

Across all entities, procurement governance relied primarily on:

- clearly defined procurement procedures and approval levels,

- standardized tender documentation and evaluation criteria,
- segregation of duties and defined roles within procurement processes,
- contractual control mechanisms and compliance oversight.

Overall, procurement governance focused on transparent decision-making, consistent application of internal rules, and compliance with legal and regulatory requirements. While the level of maturity and implementation varied across entities, governance practices in procurement continue to support the development of a harmonized ESG-oriented procurement framework across the Group.

11.2.3 Risk Management

	Risk management
(h)	Definitions, methodologies and international standards on which the social risk management framework is based
(i)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to social risk, covering relevant transmission channels
(j)	Activities, commitments and assets contributing to mitigate social risk
(k)	Implementation of tools for identification and management of social risk
(l)	Description of setting limits to social risk and cases to trigger escalation and exclusion in the case of breaching these limits
(m)	Description of the link (transmission channels) between environmental risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework

As previously mentioned under Environmental risk part, the Group has adopted the **ESG Strategy 2025-2027** which is included in the overall **Group Banking Strategy 2025-2027** with main targets to be recognized as ESG banking group in Adriatic region, to create sustainable value for clients, communities & society and employees and clear ESG positioning towards the different internal and external stakeholders. Becoming aware of the Group's role and impact on the further development of the "S" area, social goals are included in internal acts and processes, as well as in planned measures to adjust current investment and credit portfolio.

The goals of the UN and the ESG approach offer a strategic framework that directs the ik Group in the development and growth towards the sustainability of the organization, products and services. Selected Sustainable Development Goals (SDG) through the lens of "S" component of ESG are the following:



During the last several years, the Group has significantly increased the awareness of its employees related to ESG by implementing ESG training according to the ESG Training agenda which presents the list of topics to be covered on dedicated training tailored to the business needs of different organizational units in the Group.

We recognize that promoting financial literacy and ensuring access to banking services for financially underserved communities are powerful ways to create positive societal impact and reduce social vulnerabilities.

By empowering individuals and communities through knowledge and access, the Group contributes to building a more inclusive financial ecosystem while also helping to mitigate associated financial and social risks. Given the diverse local contexts across the Group's markets, these initiatives are designed and implemented at the local level to ensure they are relevant, effective, and tailored to community needs. Through these efforts, the Group supports fair access to financial products and services, while encouraging sustainable economic growth and long-term social empowerment. Individual Group members have launched various targeted initiatives:

> Gorenjska banka places a strong emphasis on cultivating responsible, long-term client relationships based on professionalism, trust, data protection, and transparent communication. The bank organized Investment Days and Digital Banking Days, providing expert-led sessions to enhance clients' financial understanding and digital banking capabilities. The bank also participated in a nationwide educational campaign coordinated by the Bank Association of Slovenia, aiming to raise public awareness about the risks of online fraud in the banking industry.

- AikBank is committed to building lasting relationships with clients by understanding their financial needs and offering expert, timely support. In the last couple of years, the bank began leveraging social media and its digital channels — including eBanking and mBanking platforms — to educate customers on topics such as safe usage of payment instruments, online data protection, and efficient digital payment solutions. Clients also received timely updates and alerts to help them respond effectively to emerging cyber threats.

Through these initiatives, the Group reaffirms its dedication to responsible banking, fostering financial literacy, client empowerment, and trust-based relationships—essential pillars for inclusive and sustainable financial development.

In line with sustainability principles, green procurement practices were applied with the aim of reducing environmental impact, within the scope of available products and verified characteristics.

environmentally relevant procurement and operational practices included:

- the use of paper products labelled as high efficiency and suitable for double-sided copying, contributing to reduced paper consumption, promotion of paper recycling practices and reduced paper usage through operational efficiency measures.

Across AIK Bank, Hipotekarna Bank and Gorenjska Bank, multifunctional printing devices (MFPs) were used across operations. These devices integrate printing, copying and scanning functionalities and support:

- reduced paper consumption through double-sided printing and copying, more efficient use of consumables (paper and toner), improved control and optimization of printing volumes.

In AIK Bank, procurement supported the gradual replacement of the vehicle fleet with low-emission and hybrid vehicles. Procurement function actively supported the selection of vendors for key digitalisation initiatives, including lending platforms, factoring solutions, electronic signature (e-signature) solutions and onboarding processes. These initiatives supported governance objectives by improving process transparency, traceability, standardization and control, while also contributing to greater operational efficiency and reduced reliance on manual, paper-based workflows.

In Gorenjska Bank, procurement supported several environmentally relevant initiatives during 2025, including:

- procurement of electric vehicles (for executive management), procurement of green electricity, investments in solar power plants, energy refurbishment of three branch locations, and upgrade of the CNS system, enabling centralized monitoring of technical building systems and supporting improved energy efficiency and reduced operational costs.
- Furthermore, Gorenjska Bank places strong emphasis on the digitalization of business and procurement-related processes, contributing to increased operational efficiency, transparency and service quality, as well as gradual reduction of manual and paper-based processes, with positive impacts for both employees and customers.

These activities contributed to responsible resource management and supported broader environmental and efficiency objectives.

11.3 Governance risk

(Table 3 - Qualitative information on Governance risk)

11.3.1 Governance

	Governance
(a)	Institution's integration in their governance arrangements governance performance of the counterparty, including committees of the highest governance body, committees responsible for decision-making on economic, environmental, and social topics
(b)	Institution's accounting of the counterparty's highest governance body's role in non-financial reporting
(c)	Institution's integration in governance arrangements of the governance performance of their counterparties including:
(i)	Ethical considerations
(ii)	Strategy and risk management
(iii)	Inclusiveness
(iv)	Transparency

(v)	Management of conflict of interest
(vi)	Internal communication on critical concerns

As one of the highly prioritized matters, the **Group considers governance and risks deriving from non-adequate governance arrangements in terms of both its own governance and clients' practices.**

As elaborated under Environmental risk part related to Risk Management, client's questionnaires are defined for Serbian and Slovenian market that Group uses in the collection of ESG data, which includes environmental, social and governance component. The Governance segment for clients encompasses a comprehensive framework designed to ensure effective management and oversight of business operations. It includes the establishment of clear strategies aligned with organizational goals, as well as robust risk management practices that identify and mitigate potential threats to the business. Compliance with relevant laws and regulations is a cornerstone of this governance approach, minimizing legal risks while promoting ethical conduct across all levels. Additionally, the implementation of monitoring and reporting systems enables continuous evaluation of performance against key indicators. Training programs are also integral, empowering employees with the knowledge needed to uphold governance standards. Furthermore, fostering positive relationships with stakeholders is prioritized, ensuring transparent communication and engagement. Overall, the Group recognizes that Governance framework not only enhances organizational resilience but also builds trust and accountability, creating a solid foundation for sustainable growth.

Apart from other aspects of proper governance, the Group put special focus on several areas including, but not limited to management of conflict of interest, anti-bribery and anti-corruption, anti-fraud, whistleblowing, promotion of strong compliance culture and ethics in business. There is a robust Group framework composed of well-designed processes and procedures that ensure that behaviors not in line with the Group standards are detected, reported, managed and sanctioned in a proper and timely manner. These standards are implemented Group-wide with proper monitoring in place and an adequate level of automation in terms of reporting channels, case management and records keeping.

With an aim to ensure that compliance and ethical standards, as an integral part of Group's corporate culture, are implemented throughout the organization, the main values and desirable behaviors are incorporated into the **Group Code of Conduct,** including Group's environmental and social responsibility. Group Code of Conduct defines that environmental, social and governance (ESG) related risks and opportunities are integral part of the Group's operations. As integrated in community in markets where operates, AikGroup is fully sensitive to social environment and committed to provide support where needed, especially regarding "green" agenda, well-being, health, education, entrepreneurship and innovation. Having these principles high on the agenda, within the document implemented in all Group subsidiaries, the Group ensures that the right way of doing business, as well as environmental and social responsibility, is of utmost importance to the top management in all Group members and to all employees belonging to the Group.

In addition to this, Group defined key enablers for the compliance culture promotion and implementation across the Group as an integral part of the Group's corporate culture. In that regard, there is the **Group Policy on Compliance Culture** that is adopted and implemented throughout the Group with an aim to set up a unified framework for awareness raising and communication of both risks deriving from the compliance relevant areas and desired behaviors. The activities performed during the year based on this policy always include mandatory training, awareness raising campaigns and the Tone from the Top messages, all with the same goal to increase knowledge and awareness of the employees and to ensure that the right way of doing business is promoted and accepted across the organization.

Moreover, AikGroup has implemented a comprehensive Group Policy on Anti-bribery and Anti-corruption that establishes the organization's unwavering commitment to prohibiting bribery and corruption while ensuring compliance with all applicable anti-bribery legislation. This Policy defines principles for identifying and preventing potential bribery and corruption activities, thereby safeguarding the Group's integrity and reputation across all operations.

The Policy applies to all employees and third-party stakeholders engaged with the Group. AikGroup maintains a zero-tolerance stance toward all forms of bribery and corruption, whether direct or indirect in nature. This commitment ensures that any behavior contravening the Policy principles, as well as any concerns regarding potential bribery or corruption activities, will undergo thorough assessment and investigation where warranted. Appropriate disciplinary measures will be implemented in addition to applicable regulatory sanctions.

AikGroup has identified the following areas as presenting elevated corruption and bribery risks:

- Gifts and Business Hospitality
- Interactions with Public Officials

- Donations and Sponsorships
- Third-Party Engagements
- Human Resources Activities
- Mergers, Acquisitions, and Significant Investments

Identified risk areas are subject to additional rules, enhanced due diligence procedures and/or specific control mechanisms designed to mitigate potential exposure to corrupt practices while maintaining legitimate business operations.

AikGroup has also adopted Group Policy on Conflict of Interest in order to harmonize the manner in which conflicts of interest are managed within the Group. This Policy has the aim to define general principles and rules to assist AikGroup Employees in the identification and proper management of conflicts of interest, whilst providing general information on standards and measures taken by the AikGroup to identify, assess, manage and mitigate or prevent actual and potential conflicts of interest.

In order to detect properly and timely actual and potential conflicts of interest, the Policy covers the situations or relationships where conflicts of interest may arise (e.g. economic interests, other employment and similar).

In addition, the Group has adopted a **Group Whistleblowing Policy** to support the timely identification and reporting of misconduct and other forms of unacceptable behavior, whether actual, suspected, or likely to occur. Managers are responsible for fostering an environment in which Employees feel encouraged to report questionable conduct or suspicious activity. The Group, in turn, is committed to protecting whistleblowers and safeguarding the confidentiality of reported information. An open-speaking culture is a cornerstone of the Group's corporate culture and is therefore essential to ensure that the whistleblowing framework is properly established, widely communicated, readily accessible to Employees, and actively promoted by the Group's top management. As the highest management and governance bodies on a group level, the Board of Directors and Group Management Committee are responsible for supervising and managing the implementation of governance framework. The GMC is responsible for managing the Group as required for the benefit of the company, considering our shareholders, employees, clients and stakeholders' interests. It specifies the company's values and goals in concrete terms and lays down the corporate strategy with due regard to sustainability aspects and the associated opportunities and risks in respect to the environment, social concerns and corporate governance. It defines the ESG strategy and is responsible for the ESG framework, goals and priorities.

In addition, the GMC ensures implementation of the ESG strategy by allocating adequate resources and controls and is periodically informed on the status and milestones achieved. The Board of Directors and GMC were presented with Report on Environmental and Climate-related risks on quarterly level.

Gorenjska Bank's first CSRD-compliant Sustainability Statement has been prepared and published in 2025 for the year 2024, in line with the European sustainability reporting standards (ESRS). AikGroup is considering publishing its first voluntary Sustainability report based on CSRD for the year 2026 (in 2027).

11.3.2 Risk Management

	Risk management
(d)	Institution's integration in risk management arrangements the governance performance of their counterparties considering:
(i)	Ethical considerations
(ii)	Strategy and risk management
(iii)	Inclusiveness
(iv)	Transparency
(v)	Management of conflict of interest
(vi)	Internal communication on critical concerns

As described above under Governance part.

Template 1 - Banking book - Indicators of potential climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity

Financed emissions are defined as indirect emissions attributed to financing activities – such as lending and investments – of financial institutions. These activities all contribute to providing capital or financing to a company that emits GHG emissions.

Therefore, the Group calculates its **financed GHG emissions** based on the standard of the Partnership for Carbon Accounting Financials (PCAF) performing sector level analysis for Scope 1, 2 and 3 GHG emission intensities and client/company level for GHG financed emissions.

Estimation of CO2 financed emissions is performed on quarterly level, including implementing the process to collect emission data from counterparties, and attribution of the counterparty's GHG emissions in the proportion corresponding to the financing provided.

The largest contributors to financed CO2 emissions relates to the Asset class **Business loans and unlisted equities** where dominant segments are Corporate (incl. SME) and Public sector entities coming from Serbian market.

Table 21_Template 1: Banking book - Indicators of potential climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity

Template 2 - Banking book – Indicators of potential climate change transition risk: Loans collateralized by immovable property – Energy efficiency of the collateral

The table shows energy efficiency measured in terms of energy consumption (kWh/m²) and Energy Performance Certificate (EPC) labels.

Table 22_Template 2: Banking book - Climate change transition risk: Loans collateralized by immovable property - Energy efficiency of the collateral

Currently data on EPCs (or Energy passports in Serbia and Montenegro) are very limited.

The data in the table above are populated on the best effort basis, using mostly estimated EPCs based on collateral and external local database.

Gorenjska bank made significant progress in terms of obtaining EPC data. Gorenjska bank also made an effort to develop internal model for estimation of the EPC grade/rating. Following the methodology for internal Arvio EE model, the proxy has been prepared by external provider with certification of model.

Template 3 - Banking book – Indicators of potential climate change transition risk: Alignment metrics

Table 23_Template 3: Banking book – Indicators of potential climate change transition risk: Alignment metrics

The table shows the total balance sheet gross exposure for each sector. The Group is on its way to setting up a decarbonization strategy, as explained in the Environmental Risk section.

automotive	*automotive*	*29*	
automotive	*automotive*	*291*	
automotive	*automotive*	*2910*	
automotive	*automotive*	*292*	
automotive	*automotive*	*2920*	
automotive	*automotive*	*293*	
automotive	*automotive*	*2932*	

Template 4 - Banking book – Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms

The Group used publicly available information in Carbon Majors Database Launch Report published in April 2024. Carbon Majors is a database of historic production data from 122 of the world's largest oil, gas, coal, and cement producers. The Group identified 1 client in the scope.

Table 24_Template 4: Banking book – Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms

Template 5 - Banking book – Indicators of potential climate change physical risk: Exposures subject to physical risk.

Table 25_Template 5: Banking book – Indicators of potential climate change physical risk: Exposures subject to physical risk

12 LEVERAGE RATIO

(CRR regulation, points (a) and (b) of Article 451(1))

The purpose of the leverage ratio is to limit the size of the Group balance sheet with a special emphasis on exposures not weighted as part of the existing calculations of capital requirements. The calculation of the leverage thus uses Tier 1 capital in the numerator, while in the denominator it uses the leverage exposure, including on balance sheet and off balance sheet items after performed adjustments, as part of which exposures from derivatives, exposures from securities financing transactions and other off-balance-sheet items are especially emphasized.

In accordance with Article 499(2) CRR, the Group discloses leverage ratio using Tier 1 capital as the capital measure. The leverage ratio is monitored and assessed on a regular basis as part of the Group's capital and risk management framework, including quarterly reviews of adequacy of their level. Table EU_LR1 presents reconciliation of AikGroup financial statements to the leverage ratio exposure as of 30.6.2026.

Table 26_EU –R1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

Leverage Ratio amounts 11.00% on 30.6.2026, well above regulatory minimum of 3%.

Table EU LR2 shows breakdown of total leverage exposure measure into its main parts, as of 30.6.2026 and 31.12.2025, as previous disclosure obligation period:

Table 27_EU LR2 - LRCom: Leverage ratio common disclosure

Table EU LR 3 provides breakdown of on-balance sheet exposures, excluding derivatives, SFTs and exempted exposures, by exposure class as of 30.6.2026:

Table 28_EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

13 LIQUIDITY REQUIREMENTS

(CRR regulation, Article 451a (2) and (3))

Liquidity risk is organized in a way that responsibilities and roles are divided among different business and organizational units. The Group Board of Directors, encompassing both Supervisory and Management functions, is ultimately responsible for overseeing liquidity risk management. This includes making critical decisions on liquidity risk, setting guidelines, and defining criteria related to structure and income to ensure an adequate level of liquid assets. The Board also establishes key principles for the composition of liquidity and funding sources, approves and updates liquidity risk documents for both the Group and individual entities, and endorses the Liquidity Contingency Plan. Liquidity management activities are organized in line with the three lines of defense model. The first line of defense are business units, ALM and Treasury, responsible for compliance with risk appetite limits, monitoring market developments, counterbalancing capacity management, future cash flow projections and liquidity contingency plan. The second line of defense is Risk management and Compliance Unit. The risk management unit is in charge of the development of risk management framework, setting limits and strategies, and validation of activities conducted by business units. Compliance is in charge for reviewing and monitoring regulatory changes with which the Group is required to comply and checking the compliance with the regulatory expectations. Internal Audit presents third line of defense in liquidity risk management process. The responsibilities of Internal Audit are to monitor effectiveness of the Group's internal quality control and risk management system, general risk assessment of all aspects and creating of internal audit work plan, including open issues and areas with high risk identified in previous risk assessments/addressing shortcomings.

13.1 Qualitative information on LCR

Liquidity coverage ratio (LCR) was introduced by Basel Committee on Banking Supervision set standards. It entered into force with the Directive CRD IV and the CRR Regulation, in 2015. LCR is designed to ensure that banks have an adequate level of freely available high-quality liquid assets, which can be converted into cash very quickly and without significant costs, to fulfil its liabilities for the following 30-day period under stringent, stressed situation on financial markets.

LCR as of June 30, 2026, calculated according to Article 451a(2) CRR, was 245.9%, which is significantly higher than regulatory prescribed minimum of 100%. Movements in LCR during 2025 and H1 2026 were mostly triggered by movements in the level of HQLA and amount of reverse repo transactions with central bank at credit institution subsidiaries on Serbian market. These factors significantly influenced the overall LCR fluctuations. The pattern carried over Q1 and Q2 2026.

Since tolerance for liquidity risk is low, it results in the long-term goal of providing a sufficient, stable and diverse funding base and compliance with relevant regulatory frameworks. According to the business model, most of the funds are in form of non-banking sector deposits. Non-banking sector deposits provide a stable source of funding and limit reliance on the wholesale funding markets. The majority of those deposits are in form of sight deposits that have no remaining maturity. Funding is monitored on monthly basis through "Concentration of funding by counterparty" indicator. It allows the identification of those sources of wholesale and retail funding of such significance that their withdrawal could trigger liquidity problems (share of top 10 largest deponents in total NBS deposits). Concentration of funding by counterparty is part of additional liquidity monitoring metrics under the CRR. This way regulator can obtain a comprehensive view of bank's liquidity risk profile, proportionate to the nature, scale and complexity of its activities.

Liquidity buffer is composed of cash, central bank balance (excluding obligatory reserve) and internally defined unencumbered high-quality liquid assets which can be liquidated via repo or sale without significant value loss. Other unencumbered high liquid assets are other unencumbered securities and unencumbered ECB eligible credit claims maturing beyond 1 month. There must be no legal, regulatory or operational impediments to using these assets. On Group level, high-quality liquid asset (HQLA) as of June 30, 2026, in amount of 1,648,410 thousand EUR was held in Level 1 cash and central bank reserves, level 1 bonds, level 2A bonds and level 2B bonds.

There were no such exposures towards derivatives transactions with significant impact on LCR and there weren't any collateral calls on this matter.

On Group level, LCR is calculated for EUR and RSD, recognized as significant currencies, 5% of total group liabilities excluding regulatory capital and off-balance sheet liabilities. According to risk appetite statement there is prescribed limit for LCR for all currencies (sum of all currencies). Table presented below presents the values and figures for each of the four calendar quarters: July-September and October-December in 2025 and January-March, April-June in 2026. Those values and figures as the simple averages of month-end observations over the twelve months preceding the end of each quarter.

14 USE OF THE IRB APPROACH TO CREDIT RISK

(CRR regulation, point (g) of Article 452)

The Group does not use IRB approach for Pillar 1 risks, so the Article is not applicable for disclosure reporting.

15 USE OF CREDIT RISK MITIGATION TECHNIQUES

(CRR Regulation, points (f) to (j) of Article 453)

Credit risk mitigation involves the establishment of measures and rules for the application of these measures, relating to the acquisition, reduction, diversification, transfer and avoidance of risks. Collateral management is covered by internal act Group Policy on Collateral Management which sets out the overall principles of collateral management for the credit institution subsidiaries, defines the credit risk mitigation instruments acceptable on the Group level, as well as the process of valuation, monitoring and reporting.

In order to form individual impairments, Group considers the liquidation values of real estate collaterals, which include both the assessed sale timeline as well as additional discounts for the process of a forced sale and incurred costs. Because the assessed liquidation values stem from market values, a significant reduction of the market value would see Group form additional impairments.

As eligible collateral for calculating the capital requirement for credit risk, Group uses the following financial collaterals:

- bank deposits at the a member bank or cash-like instruments the member bank holds (it takes into account deposits maturity of which equals or exceeds the maturity of the credit exposure);

- debt securities issued by central government or central banks (that have a credit assessment from a suitable ECAI with a credit quality step of at least 4),
- debt securities issued by institutions (that have a credit assessment from a suitable ECAI with a credit quality step of at least 3),
- debt securities issued by other entities (that have a credit assessment from a suitable ECAI with a credit quality step of at least 3),
- debt securities issued with a short-term credit assessment from a suitable ECAI (with a credit quality step of at least 3),
- equities or main index convertible bonds,
- gold.

Overview of usage of credit risk mitigation technique, i.e. total exposure value not covered by any eligible credit protection and the total exposure value covered by eligible credit protection after applying volatility adjustments, for loans and debt securities and including a breakdown of defaulted exposures is given in the table EU_CR3.

Overview of on- and off-balance sheet exposure value by exposure class before and after the application of conversion factors, corresponding conversion factor and any associated credit risk mitigation associated with the exposure, risk-weighted exposure amount and the ratio between that risk-weighted exposure amount and the exposure value after applying the corresponding conversion factor and the credit risk mitigation associated with the exposure is presented in the table EU CR4 – standardised approach – Credit risk exposure and CRM effects, under point 7.1 of this Disclosure Report.

16 USE OF INTERNAL MARKET RISK MODELS

(CRR Regulation, points (a), (b) and (c) of Article 455)

The Group does not use internal models for Pillar 1 market risks, so the Article is not applicable for disclosure reporting.

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17.1 Appendix 1 – Own Funds composition, prudential filters and deduction items

Table 1_EU CC1 - Composition of regulatory own funds

In EUR

		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	40,001,213	E
	of which: Instrument type 1	40,001,213	
	of which: Instrument type 2	-	
	of which: Instrument type 3	-	
2	Retained earnings	961,842,676	G, H
3	Accumulated other comprehensive income (and other reserves)	232,970,211	F
EU-3a	Funds for general banking risk	-	
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	-	
5	Minority interests (amount allowed in consolidated CET1)	7,811,791	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	-	
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**1,242,625,891**	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(803,872)	A, B
8	Intangible assets (net of related tax liability) (negative amount)	(33,772,458)	C

		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
9	Not applicable	-	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	(1,268,862)	D
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-	
12	Negative amounts resulting from the calculation of expected loss amounts	-	
13	Any increase in equity that results from securitised assets (negative amount)	-	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	
15	Defined-benefit pension fund assets (negative amount)	-	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
20	Not applicable	-	
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	-	
EU-20c	of which: securitisation positions (negative amount)	-	
EU-20d	of which: free deliveries (negative amount)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38-(3) CRR are met) (negative amount)	-	
22	Amount exceeding the 17,65% threshold (negative amount)	-	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	-	
24	Not applicable	-	
25	of which: deferred tax assets arising from temporary differences	-	
EU-25a	Losses for the current financial year (negative amount)	-	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	-	
26	Not applicable	-	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-	
27a	Other regulatory adjustments	(2,679,995)	
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**(38,525,187)**	

		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
29	**Common Equity Tier 1 (CET1) capital**	**1,204,100,704**	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	-	
31	of which: classified as equity under applicable accounting standards	-	
32	of which: classified as liabilities under applicable accounting standards	-	
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	-	
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	-	
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	-	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	-	
35	of which: instruments issued by subsidiaries subject to phase out	-	
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	**-**	
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	-	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
41	Not applicable	-	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	-	
42a	Other regulatory adjustments to AT1 capital	-	
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	**-**	
44	**Additional Tier 1 (AT1) capital**	**-**	
45	**Tier 1 capital (T1 = CET1 + AT1)**	**1,204,100,704**	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	95,497,039	
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	-	
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	-	
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	-	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	11,770,793	
49	of which: instruments issued by subsidiaries subject to phase out	-	
50	Credit risk adjustments	-	
51	**Tier 2 (T2) capital before regulatory adjustments**	**107,267,832**	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-	

		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
54a	Not applicable	-	
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-	
56	Not applicable	-	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-	
EU-56b	Other regulatory adjustments to T2 capital	-	
57	**Total regulatory adjustments to Tier 2 (T2) capital**	**-**	
58	**Tier 2 (T2) capital**	**107,267,832**	
59	**Total capital (TC = T1 + T2)**	**1,311,368,536**	
60	**Total Risk exposure amount**	**7,243,572,553**	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	16.62%	
62	Tier 1 capital	16.62%	
63	Total capital	18.10%	
64	Institution CET1 overall capital requirements	8.94%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	0.36%	
67	of which: systemic risk buffer requirement	0.00%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0.00%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.58%	
68	**Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements**	**7.30%**	
National minima (if different from Basel III)			
69	Not applicable	n/a	
70	Not applicable	n/a	
71	Not applicable	n/a	
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	57,170,729	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	4,678,284	
74	Not applicable	n/a	
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	3,774,746	
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	-	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	-	

		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	-	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	-	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	-	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	
82	Current cap on AT1 instruments subject to phase out arrangements	-	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	
84	Current cap on T2 instruments subject to phase out arrangements	-	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	

17.2 Appendix 2 – Reconciliation of regulatory own funds to the balance sheet according to IFRS

Table 2_EU CC2 – Reconciliation of regulatory own funds to balance sheet in the audited financial statements

EUR

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		As at period end	As at period end	
Assets - *Breakdown by asset clases according to the balance sheet in the published financial statements*				
1	Cash and cash funds held with the central bank	1,516,380,000	1,515,321,657	
2	Pledged financial assets	11,565,000	11,565,000	
3	Receivables under derivatives	1,039,000	1,007,137	A
4	Securities	1,310,756,000	1,310,419,100	B
5	Loans and receivables due from banks and other financial institutions	609,421,000	611,050,755	
6	Loans and receivables due from customers	6,480,889,000	6,481,688,720	
7	Investments into subsidiaries	-	4,678,284	
8	Investments into associates	-	908	
9	Intangible assets	33,784,000	33,772,458	C
10	Property, plant and equipment	145,728,000	145,665,293	
11	Investment property	46,644,000	45,927,302	
12	Current tax assets	7,865,000	7,852,539	
13	Deferred tax assets	5,046,000	5,043,608	D
14	Non-current assets held for sale and assets from discontinued operations	8,784,000	5,191,209	
15	Other assets	135,930,919	135,010,915	
	Total assets	10,313,831,919	10,314,194,887	
Liabilities - *Breakdown by liability clases according to the balance sheet in the published financial statements*				
1	Liabilities under derivatives	1,528,000	1,495,651	A
2	Deposits and other liabilities due to banks, other financial institutions and the central bank	922,147,000	921,926,156	
3	Deposits and other liabilities due to customers	7,542,961,000	7,546,108,557	
4	Liabilities under securities	315,577,000	315,576,972	
5	Subordinated liabilities	75,205,000	75,204,580	
6	Provisions	14,590,000	14,777,569	
7	Current tax liabilities	6,759,000	6,765,869	
8	Deferred tax liabilities	3,732,000	3,729,827	
9	Other liabilities	127,731,919	125,802,009	
	Total liabilities	9,010,230,919	9,011,387,190	
Shareholders' Equity				
1	Share capital	40,001,000	40,001,220	E
2	Retained earnings	970,181,000	968,248,805	G
3	Current year profit	50,890,000	48,727,601	H
4	Reserves	229,896,000	233,199,436	F
5	Non controlling interest	12,623,000	12,623,177	
6	Translation effects	10,000	7,459	
	Total shareholders' equity	1,303,601,000	1,302,807,697	

**References provide the mapping of regulatory balance sheet items used to calculate regulatory capital as reflected in the column "References" in "EU CC1– Composition of regulatory own funds". Where applicable, more detailed information are provided.*

17.3 Appendix 3 – Risk weighted exposure amounts and minimum capital requirement

Table 3_EU OV1 Overview of total risk exposure amounts

EUR

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		30.06.2026	31.03.2026	30.06.2026
1	Credit risk (excluding CCR)	6,626,298,181	6,538,627,946	530,103,854
2	Of which the standardised approach	6,626,298,181	6,538,627,946	530,103,854
3	Of which the Foundation IRB (F-IRB) approach	-	-	-
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple risk weighted approach	-	-	-
5	Of which the Advanced IRB (A-IRB) approach	-	-	-
6	Counterparty credit risk - CCR	14,338,983	16,442,288	1,147,119
7	Of which the standardised approach	-	-	-
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	-	-	-
9	Of which other CCR	14,338,983	16,442,288	1,147,119
10	Credit valuation adjustments risk - CVA risk	9,838,436	11,801,086	787,075
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	-	-	-
EU 10c	Of which the simplified approach	9,838,436	11,801,086	787,075
11	Not applicable		-	-
12	Not applicable		-	-
13	Not applicable		-	-
14	Not applicable		-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	-	-	-
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	-	-	-
EU 19a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	21,036,036	92,179,333	1,682,883
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	21,036,036	92,179,333	1,682,883
22	Of which Alternative Internal Model Approach (A-IMA)	-	-	-
EU 22a	Large exposures	-	-	-
23	Reclassifications between the trading and non-trading books	-	-	-
24	Operational risk	572,060,917	572,060,917	45,764,873
EU 24a	Exposures to crypto-assets	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	21,132,576	21,540,758	1,690,606
26	Output floor applied (%)	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-
29	**Total**	**7,243,572,553**	**7,231,111,571**	**579,485,804**

17.4 Appendix 4 – Disclosure of key metrics and overview of risk-weighted exposure amounts

Table 4_EU KM1 Key metrics

EUR

		a	b	c	d	e
		30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2025
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	1,204,100,704	1,208,392,862	1,165,223,035	1,175,885,886	1,149,062,423
2	Tier 1 capital	1,204,100,704	1,208,392,862	1,165,223,035	1,175,885,886	1,149,062,423
3	Total capital	1,311,368,536	1,319,449,058	1,280,063,862	1,235,259,610	1,203,398,401
	Risk-weighted exposure amounts					
4	Total risk exposure amount	7,243,572,553	7,208,050,797	7,060,593,502	7,147,631,125	6,868,048,580
4a	Total risk exposure pre-floor	7,243,572,553	7,208,050,797	7,060,593,502	7,147,631,125	6,868,048,580
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	16.62%	16.76%	16.50%	16.45%	16.73%
5a	**Not applicable**					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	16.62%	16.76%	16.50%	16.45%	16.73%
6	Tier 1 ratio (%)	16.62%	16.76%	16.50%	16.45%	16.73%
6a	**Not applicable**					
6b	Tier 1 ratio considering unfloored TREA (%)	16.62%	16.76%	16.50%	16.45%	16.73%
7	Total capital ratio (%)	18.10%	18.31%	18.13%	17.28%	17.52%
7a	**Not applicable**					
7b	Total capital ratio considering unfloored TREA (%)	18.10%	18.31%	18.13%	17.28%	17.52%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.80%	2.80%	3.00%	3.00%	3.00%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.58%	1.58%	1.69%	1.69%	1.69%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	2.10%	2.10%	2.25%	2.25%	2.25%
EU 7g	Total SREP own funds requirements (%)	10.80%	10.80%	11.00%	11.00%	11.00%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-	-	-	-
9	Institution specific countercyclical capital buffer (%)	0.36%	0.36%	0.31%	0.31%	0.31%
EU 9a	Systemic risk buffer (%)	-	-	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-	-	-
EU 10a	Other Systemically Important Institution buffer (%)	-	-	-	-	-
11	Combined buffer requirement (%)	2.86%	2.86%	2.81%	2.81%	2.81%
EU 11a	Overall capital requirements (%)	13.66%	13.66%	13.81%	13.81%	13.81%
12	CET1 available after meeting the total SREP own funds requirements (%)	7.30%	7.51%	7.24%	6.28%	6.52%
	Leverage ratio					
13	Total exposure measure	10,996,878,240	10,810,649,825	10,970,770,881	10,654,291,220	10,446,106,037
14	Leverage ratio (%)	10.95%	11.18%	10.62%	11.04%	11.00%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-	-	-	-
EU 14b	of which: to be made up of CET1 capital (percentage points)	-	-	-	-	-
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%)	-	-	-	-	-
EU 14e	Overall leverage ratio requirement (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	1,684,410,237	1,651,901,494	1,606,953,660	1,526,829,065	1,431,938,981
EU 16a	Cash outflows - Total weighted value	1,548,618,646	1,515,749,593	1,466,683,568	1,413,338,819	1,347,408,880
EU 16b	Cash inflows - Total weighted value	855,017,379	904,707,957	901,856,710	911,442,564	902,365,127
16	Total net cash outflows (adjusted value)	693,601,267	611,041,636	564,826,858	501,926,451	446,041,650
17	Liquidity coverage ratio (%)	245.9%	273.9%	289.6%	311.7%	328.1%
	Net Stable Funding Ratio					
18	Total available stable funding	8,222,801,887	7,851,879,723	7,991,928,542	7,751,637,124	7,643,430,238
19	Total required stable funding	5,331,933,647	5,225,981,462	5,166,588,473	5,009,290,010	4,754,395,740
20	NSFR ratio (%)	154.22%	150.25%	154.68%	154.75%	160.77%

17.5 Appendix 5 – Exposure to Counterparty Credit Risk

Table 5_ EU CCR1 – Analysis of CCR exposure by approach

EUR

		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)	1,007,137	8,993,133		1.4	14,000,378	14,000,378	14,000,378	9,838,436
EU-2	EU - Simplified SA-CCR (for derivatives)	-	-		1.4	-	-	-	-
1	SA-CCR (for derivatives)	-	-		1.4	-	-	-	-
2	IMM (for derivatives and SFTs)			-	-	-	-	-	-
2a	*Of which securities financing transactions netting sets*			-		-	-	-	-
2b	*Of which derivatives and long settlement transactions netting sets*			-		-	-	-	-
2c	*Of which from contractual cross-product netting sets*			-		-	-	-	-
3	Financial collateral simple method (for SFTs)					-	-	-	-
4	Financial collateral comprehensive method (for SFTs)					72,674,238	72,674,238	72,674,238	4,500,547
5	VaR for SFTs					-	-	-	-
6	**Total**					86,674,616.77	86,674,616.77	86,674,616.77	14,338,983.15

17.6 Appendix 6 – Segregated and unsegregated collateral received and posted per type of collateral

Table 6_EU CCR5 – Composition of collateral for CCR exposures

EUR

		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
	Collateral type	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency	-	-	-	-	-	-	-	-
2	Cash – other currencies	-	-	-	-	-	-	-	-
3	Domestic sovereign debt	-	-	-	-	-	-	-	-
4	Other sovereign debt	-	-	-	-	-	4,500,072	-	-
5	Government agency debt	-	-	-	-	-	-	-	-
6	Corporate bonds	-	-	-	-	-	-	-	-
7	Equity securities	-	-	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-	-	-
9	Total	-	-	-	-	-	4,500,072	-	-

17.7 Appendix 7 – CCR exposures by regulatory exposure class and risk weights

Table 7_EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

EUR

	Exposure classes	Risk weight											
		a	b	c	d	e	f	g	h	i	j	k	l
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	Total exposure value
1	Central governments or central banks	68,173,691	-	-	-	-	-	-	-	4,500,072	-	-	72,673,763
2	Regional government or local authorities	-	-	-	-	-	-	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
4	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-	-	-	-	-	-	-
6	Institutions	-	-	-	-	-	6,727,773	-	-	-	-	-	6,727,773
7	Corporates	-	-	-	-	-	-	-	-	7,273,081	-	-	7,273,081
8	Retail	-	-	-	-	-	-	-	-	-	-	-	-
9	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
10	Other items	-	-	-	-	-	-	-	-	-	-	-	-
11	Total exposure value	68,173,691	-	-	-	-	6,727,773	-	-	11,773,153	-	-	86,674,617

17.8 Appendix 8 – Countercyclical capital buffer

Table 8_EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer in EUR

		a	b	c	d	e	f	g	h	i	j	k	l	m
		General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
010	Breakdown by country:													
010	AE	975,061	-	-	-	-	975,061	86,230	-	-	86,230	1,077,870	0.02%	0.50%
011	AF	31,658	-	-	-	-	31,658	1,900	-	-	1,900	23,746	0.00%	0.00%
012	AG	10	-	-	-	-	10	1	-	-	1	11	0.00%	0.00%
013	AL	1,424	-	-	-	-	1,424	125	-	-	125	1,563	0.00%	0.50%
014	AM	103	-	-	-	-	103	9	-	-	9	116	0.00%	1.75%
015	AO	4	-	-	-	-	4	0	-	-	0	5	0.00%	0.00%
016	AR	778	-	-	-	-	778	36	-	-	36	447	0.00%	0.00%
017	AT	60,300,926	-	62,497	-	-	60,363,423	5,952,256	10,000	-	5,962,256	74,528,198	1.22%	0.00%
018	AU	319,396	-	-	-	-	319,396	12,888	-	-	12,888	161,096	0.00%	1.00%
019	AZ	25,471	-	-	-	-	25,471	2,292	-	-	2,292	28,655	0.00%	0.50%
020	BA	23,209,667	-	-	-	-	23,209,667	1,500,911	-	-	1,500,911	18,761,384	0.31%	0.00%
021	BD	6,623	-	-	-	-	6,623	7	-	-	7	88	0.00%	0.00%
022	BE	16,965,142	-	-	-	-	16,965,142	1,173,696	-	-	1,173,696	14,671,194	0.24%	1.00%
023	BG	99,788	-	-	-	-	99,788	5,994	-	-	5,994	74,927	0.00%	2.00%
024	BH	4	-	-	-	-	4	0	-	-	0	5	0.00%	0.00%
025	BM	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
026	BO	5	-	-	-	-	5	0	-	-	0	6	0.00%	0.00%
027	BR	4,513	-	-	-	-	4,513	45	-	-	45	557	0.00%	0.00%
028	BY	11,966	-	-	-	-	11,966	348	-	-	348	4,351	0.00%	0.00%
029	BZ	70	-	-	-	-	70	6	-	-	6	70	0.00%	0.00%
030	CA	141,725	-	3,451	-	-	145,176	9,633	552	-	10,185	127,315	0.00%	0.00%
031	CC	16	-	-	-	-	16	1	-	-	1	18	0.00%	0.00%
032	CH	13,901,346	-	385	-	-	13,901,731	1,050,544	62	-	1,050,605	13,132,566	0.21%	0.00%
033	CL	18	-	-	-	-	18	2	-	-	2	20	0.00%	0.50%
034	CM	13	-	-	-	-	13	1	-	-	1	15	0.00%	0.00%
035	CN	74,052	-	-	-	-	74,052	5,688	-	-	5,688	71,100	0.00%	0.00%
036	CO	429	-	-	-	-	429	21	-	-	21	258	0.00%	0.00%
037	CU	933	-	-	-	-	933	86	-	-	86	1,077	0.00%	0.00%
038	CY	7,321,142	-	-	-	-	7,321,142	584,097	-	-	584,097	7,301,211	0.12%	1.50%
039	CZ	12,612,949	-	-	-	-	12,612,949	912,889	-	-	912,889	11,411,110	0.19%	1.25%
040	DE	32,729,035	-	1,739,505	-	-	34,468,540	2,498,756	278,321	-	2,777,077	34,713,466	0.57%	0.75%
041	DK	61,490	-	-	-	-	61,490	4,097	-	-	4,097	51,209	0.00%	2.50%
042	DM	14	-	-	-	-	14	1	-	-	1	15	0.00%	0.00%
043	DZ	93	-	-	-	-	93	8	-	-	8	98	0.00%	0.00%
044	EC	8	-	-	-	-	8	1	-	-	1	9	0.00%	0.00%
045	EE	205,796	-	-	-	-	205,796	16,462	-	-	16,462	205,770	0.00%	1.50%
046	EG	264,507	-	-	-	-	264,507	22,629	-	-	22,629	282,866	0.00%	0.00%
047	ES	3,760,762	-	-	-	-	3,760,762	300,630	-	-	300,630	3,757,870	0.06%	0.50%
048	FI	182,034	-	-	-	-	182,034	5,473	-	-	5,473	68,415	0.00%	0.00%
049	FR	7,889,113	-	325,728	-	-	8,214,841	447,459	52,116	-	499,576	6,244,697	0.10%	1.00%
050	GA	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
051	GB	8,052,797	-	101,836	-	-	8,154,633	564,611	16,294	-	580,905	7,261,307	0.12%	2.00%
052	GD	20	-	-	-	-	20	2	-	-	2	23	0.00%	0.00%
053	GE	175	-	-	-	-	175	16	-	-	16	197	0.00%	1.00%
054	GH	32	-	-	-	-	32	3	-	-	3	36	0.00%	0.00%
055	GI	95,530	-	-	-	-	95,530	1,531	-	-	1,531	19,131	0.00%	0.00%
056	GM	1	-	-	-	-	1	0	-	-	0	1	0.00%	0.00%
057	GN	5	-	-	-	-	5	0	-	-	0	5	0.00%	0.00%
058	GQ	16	-	-	-	-	16	1	-	-	1	18	0.00%	0.00%
059	GR	658,001	-	-	-	-	658,001	49,242	-	-	49,242	615,529	0.01%	0.25%
060	GT	21	-	-	-	-	21	2	-	-	2	24	0.00%	0.00%
061	HK	8	-	34,424	-	-	34,432	1	5,508	-	5,509	68,857	0.00%	0.50%
062	HR	64,371,723	-	-	-	-	64,371,723	4,748,149	-	-	4,748,149	59,351,868	0.97%	1.50%
063	HU	8,059,609	-	-	-	-	8,059,609	598,278	-	-	598,278	7,478,470	0.12%	1.00%
064	ID	574	-	-	-	-	574	52	-	-	52	646	0.00%	0.00%
065	IE	1,230,012	-	-	-	-	1,230,012	75,034	-	-	75,034	937,921	0.02%	1.50%
066	IL	15,766	-	-	-	-	15,766	1,302	-	-	1,302	16,278	0.00%	0.00%
067	IN	285,704	-	-	-	-	285,704	13,816	-	-	13,816	172,695	0.00%	0.00%
068	IO	7	-	-	-	-	7	1	-	-	1	7	0.00%	0.00%
069	IQ	3	-	-	-	-	3	0	-	-	0	3	0.00%	0.00%
070	IR	144	-	-	-	-	144	15	-	-	15	192	0.00%	0.00%
071	IS	-	-	-	-	-	-	-	-	-	-	-	0.00%	2.50%
072	IT	34,877,785	-	104,369	-	-	34,982,154	2,600,891	16,699	-	2,617,590	32,719,877	0.54%	0.00%
073	JE	1,665	-	-	-	-	1,665	173	-	-	173	2,165	0.00%	0.00%
074	JO	59	-	-	-	-	59	5	-	-	5	59	0.00%	0.00%
075	JP	2,455,490	-	-	-	-	2,455,490	156,553	-	-	156,553	1,956,909	0.03%	0.00%
076	KE	411	-	-	-	-	411	14	-	-	14	172	0.00%	0.00%
077	KG	433	-	-	-	-	433	35	-	-	35	438	0.00%	0.00%
078	KN	28	-	-	-	-	28	2	-	-	2	31	0.00%	0.00%
079	KP	8	-	-	-	-	8	1	-	-	1	9	0.00%	0.00%

	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
KR	4,567	-	-	-	-	4,567	475	-	-	475	5,937	0.00%	1.00%
KW	134,120	-	-	-	-	134,120	12,071	-	-	12,071	150,886	0.00%	0.00%
KY	3,725	-	-	-	-	3,725	387	-	-	387	4,837	0.00%	0.00%
KZ	3,093	-	-	-	-	3,093	278	-	-	278	3,480	0.00%	0.00%
LB	32,249	-	-	-	-	32,249	3,867	-	-	3,867	48,335	0.00%	0.00%
LC	7	-	-	-	-	7	1	-	-	1	8	0.00%	0.00%
LK	135	-	-	-	-	135	12	-	-	12	152	0.00%	0.00%
LS	5	-	-	-	-	5	0	-	-	0	5	0.00%	0.00%
LT	544,955	-	-	-	-	544,955	34,148	-	-	34,148	426,854	0.01%	1.00%
LU	4,292,261	-	-	-	-	4,292,261	305,764	-	-	305,764	3,822,047	0.06%	0.50%
LV	30,212	-	-	-	-	30,212	2,415	-	-	2,415	30,185	0.00%	1.00%
LY	198	-	-	-	-	198	18	-	-	18	223	0.00%	0.00%
MA	48	-	-	-	-	48	4	-	-	4	54	0.00%	0.00%
MC	16	-	-	-	-	16	1	-	-	1	12	0.00%	0.00%
MD	10,470	-	-	-	-	10,470	635	-	-	635	7,940	0.00%	2.50%
ME	641,999,125	-	67,671	-	-	642,066,797	36,831,002	10,827	-	36,841,829	460,522,864	7.53%	1.00%
MK	1,593,372	-	-	-	-	1,593,372	117,155	-	-	117,155	1,464,435	0.02%	1.75%
ML	2	-	-	-	-	2	0	-	-	0	2	0.00%	0.00%
MM	25	-	-	-	-	25	2	-	-	2	28	0.00%	0.00%
MN	3	-	-	-	-	3	0	-	-	0	4	0.00%	0.00%
MR	5	-	-	-	-	5	0	-	-	0	5	0.00%	0.00%
MT	6,499	-	-	-	-	6,499	23	-	-	23	289	0.00%	0.00%
MU	220	-	-	-	-	220	20	-	-	20	247	0.00%	0.00%
MV	38	-	-	-	-	38	3	-	-	3	43	0.00%	0.00%
MX	1,177	-	-	-	-	1,177	106	-	-	106	1,324	0.00%	0.00%
MY	495	-	-	-	-	495	27	-	-	27	332	0.00%	0.00%
NG	89	-	-	-	-	89	8	-	-	8	95	0.00%	0.00%
NI	4	-	-	-	-	4	0	-	-	0	5	0.00%	0.00%
NL	8,331,658	-	16,234	-	-	8,347,892	496,685	2,597	-	499,283	6,241,035	0.10%	2.00%
NO	278,204	-	-	-	-	278,204	16,930	-	-	16,930	211,621	0.00%	2.50%
NP	3,451	-	-	-	-	3,451	127	-	-	127	1,587	0.00%	0.00%
NZ	489	-	-	-	-	489	8	-	-	8	99	0.00%	0.00%
OM	764	-	-	-	-	764	2	-	-	2	24	0.00%	0.00%
PA	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.00%
PE	105	-	-	-	-	105	9	-	-	9	118	0.00%	0.00%
PH	13,854	-	-	-	-	13,854	855	-	-	855	10,683	0.00%	0.00%
PK	29	-	-	-	-	29	3	-	-	3	32	0.00%	0.00%
PL	8,780,649	-	-	-	-	8,780,649	595,858	-	-	595,858	7,448,224	0.12%	1.00%
PS	33	-	-	-	-	33	3	-	-	3	38	0.00%	0.00%
PT	793,044	-	-	-	-	793,044	55,794	-	-	55,794	697,428	0.01%	0.75%
PY	5	-	-	-	-	5	0	-	-	0	5	0.00%	0.00%
RO	21,065,108	-	-	-	-	21,065,108	1,674,242	-	-	1,674,242	20,928,020	0.34%	1.00%
RS	5,126,423,208	-	5,538,253	-	-	5,131,961,461	303,749,427	886,120	-	304,635,548	3,807,944,348	62.28%	0.00%
RU	294,947	-	-	-	-	294,947	23,801	-	-	23,801	297,514	0.00%	0.50%
SA	35	-	-	-	-	35	3	-	-	3	39	0.00%	1.00%
SC	184	-	-	-	-	184	15	-	-	15	184	0.00%	0.00%
SE	2,439,397	-	-	-	-	2,439,397	167,952	-	-	167,952	2,099,398	0.03%	2.00%
SG	106,247	-	-	-	-	106,247	9,516	-	-	9,516	118,954	0.00%	0.00%
SI	2,453,974,868	-	-	-	-	2,453,974,868	119,478,076	-	-	119,478,076	1,493,475,956	24.42%	1.00%
SK	2,716,168	-	-	-	-	2,716,168	197,047	-	-	197,047	2,463,082	0.04%	1.50%
SL	5	-	-	-	-	5	0	-	-	0	6	0.00%	0.00%
SN	40	-	-	-	-	40	4	-	-	4	45	0.00%	0.00%
SY	159	-	-	-	-	159	14	-	-	14	179	0.00%	0.00%
SZ	36	-	-	-	-	36	3	-	-	3	41	0.00%	0.00%
TH	10,353	-	-	-	-	10,353	623	-	-	623	7,793	0.00%	0.00%
TJ	154	-	-	-	-	154	14	-	-	14	173	0.00%	0.00%
TM	11,599	-	-	-	-	11,599	696	-	-	696	8,701	0.00%	0.00%
TN	3,447	-	-	-	-	3,447	23	-	-	23	294	0.00%	0.00%
TR	1,544,681	-	-	-	-	1,544,681	103,491	-	-	103,491	1,293,638	0.02%	0.00%
UA	328,454	-	-	-	-	328,454	22,646	-	-	22,646	283,071	0.00%	0.00%
US	6,815,757	-	180,482	-	-	6,996,239	483,028	28,877	-	511,905	6,398,810	0.10%	0.00%
UY	11	-	-	-	-	11	1	-	-	1	13	0.00%	0.00%
UZ	744	-	-	-	-	744	67	-	-	67	837	0.00%	0.00%
VC	160	-	-	-	-	160	13	-	-	13	160	0.00%	0.00%
VE	67	-	-	-	-	67	4	-	-	4	50	0.00%	0.00%
VG	2,170	-	-	-	-	2,170	215	-	-	215	2,686	0.00%	0.00%
VN	9	-	-	-	-	9	1	-	-	1	11	0.00%	0.00%
VU	13	-	-	-	-	13	1	-	-	1	15	0.00%	0.00%
YE	49	-	-	-	-	49	4	-	-	4	55	0.00%	0.00%
ZA	2,617	-	-	-	-	2,617	30	-	-	30	369	0.00%	1.00%
ZW	11	-	-	-	-	11	0	-	-	0	6	0.00%	0.00%
Total	8,583,804,210	-	8,174,835	-	-	8,591,979,045	487,790,605	1,307,974	-	489,098,578	6,113,732,229	100%	

Table 9_EU CCyB–2 - Amount of institution-specific countercyclical capital buffer

EUR

		a
1	Total risk exposure amount	7,243,572,552.84
2	Institution specific countercyclical capital buffer rate	0.36%
3	Institution specific countercyclical capital buffer requirement	26,076,861.19

17.9 Appendix 9 – Information on the amount and quality of performing, non-performing and forborne exposures

In line with EBA Guideline on disclosure on non-performing and forborne exposures (EBA/GL/2018/10), AEC Group disclosure tables showing volumes and levels of NPEs, FBEs and foreclosed assets in its balance sheet, with the aim of fostering transparency, providing meaningful information to market participants on the quality of assets. Templates applicable to AikGroup are Templates 1, 3, 4 and 9, since its NPL ratio is below 5%, and no additional information is required.

Table 10_EU CR1: Performing and non-performing exposures and related provisions in EUR

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
			Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3			
005	Cash balances at central banks and other demand deposits	1,453,723,784	1,453,723,784	-	991,288	-	991,288	(152,945)	(152,945)	-	(991,288)	-	(991,288)		70,894,067	-
010	Loans and advances	6,942,032,649	6,263,762,623	669,561,938	220,407,773	-	209,100,027	(86,024,894)	(53,501,295)	(31,425,622)	(111,413,222)	-	(103,643,442)	(543,161)	3,138,757,540	63,362,936
020	*Central banks*	68,184,681	68,184,681	-	-	-	-	(2)	(2)	-	-	-	-	-	-	-
030	*General governments*	169,500,070	160,866,023	8,634,047	670,992	-	670,992	(846,809)	(560,319)	(286,490)	(310,519)	-	(310,519)	-	422,701	-
040	*Credit institutions*	336,505,954	336,505,951	3	10,221	-	10,221	(306,020)	(306,020)	-	(4,974)	-	(4,974)	-	15,225	-
050	*Other financial corporations*	64,051,803	55,560,487	8,491,316	163,740	-	163,309	(1,003,007)	(155,107)	(847,900)	(46,663)	-	(46,232)	-	20,642,380	114,965
060	*Non-financial corporations*	3,736,221,346	3,220,477,658	515,678,293	133,541,397	-	130,581,746	(50,337,277)	(28,479,276)	(21,857,933)	(58,542,040)	-	(57,172,484)	(543,161)	1,924,970,458	48,959,889
070	*Of which SMEs*	2,317,482,856	1,984,595,624	332,821,838	99,034,684	-	96,557,371	(34,328,631)	(20,600,510)	(13,728,054)	(47,977,658)	-	(46,608,120)	(543,161)	1,351,439,990	43,790,474
080	*Households*	2,567,568,795	2,422,167,823	136,758,278	86,021,421	-	77,673,759	(33,531,780)	(24,000,571)	(8,433,299)	(52,509,027)	-	(46,109,234)	-	1,192,706,775	14,288,082
090	Debt securities	1,278,119,370	1,275,054,065	3,065,305	6,624,719	-	6,624,719	(2,166,436)	(2,118,806)	(47,630)	(2,404,130)	-	(2,404,130)	-	4,897,250	-
100	*Central banks*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	*General governments*	1,133,243,750	1,133,243,750	-	903,800	-	903,800	(1,477,338)	(1,477,338)	-	(885,515)	-	(885,515)	-	-	-
120	*Credit institutions*	27,901,663	27,901,663	-	-	-	-	(93,176)	(93,176)	-	-	-	-	-	4,897,250	-
130	*Other financial corporations*	5,454,694	4,954,694	500,000	-	-	-	(78,669)	(78,086)	(583)	-	-	-	-	-	-
140	*Non-financial corporations*	111,519,263	108,953,958	2,565,305	5,720,918	-	5,720,918	(517,253)	(470,205)	(47,048)	(1,518,615)	-	(1,518,615)	-	-	-
150	Off-balance-sheet exposures	2,384,228,676	2,264,602,338	119,135,746	2,213,416	-	2,138,649	4,840,192	3,902,509	936,762	486,435	-	472,730		389,354,187	418,341
160	*Central banks*	-	-	-	-	-	-	-	-	-	-	-	-		-	-
170	*General governments*	19,663,750	19,579,679	84,071	1,500	-	1,500	29,175	28,211	965	1,500	-	1,500		4,119	-
180	*Credit institutions*	22,264,648	22,129,996	134,652	24,368	-	24,368	134,008	133,123	885	-	-	-		11,577,583	-
190	*Other financial corporations*	14,090,879	13,068,742	1,022,137	1,000	-	1,000	68,679	68,679	-	350	-	350		1,052,531	-
200	*Non-financial corporations*	2,120,732,975	2,029,458,395	91,272,094	1,512,170	-	1,512,170	4,464,742	3,560,053	904,455	343,837	-	343,837		371,543,600	368,098
210	*Households*	207,476,425	180,365,526	26,622,792	674,379	-	599,612	143,587	112,444	30,457	140,748	-	127,042		5,176,354	50,243
220	Total	12,058,104,479	11,257,142,810	791,762,990	230,237,195	-	218,854,683	(93,184,467)	(59,522,610)	(32,410,014)	(114,303,788)	-	(106,520,302)	(543,161)	3,603,903,044	63,781,277

Table 11_EU CQ3 - Credit quality of performing and non-performing exposures by past due days

		a	b	c	d	e	f	g	h	i	j	k	l
		Gross carrying amount/nominal amount											
		Performing exposures			Non-performing exposures								
			Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted
005	**Cash balances at central banks and other demand deposits**	1,453,723,784	1,453,723,784	(0)	991,288	991,288	-	-	-	-	-	-	991,288
010	**Loans and advances**	6,942,032,649	6,879,661,655	62,370,994	220,407,773	89,129,334	41,893,811	48,602,135	27,381,667	12,501,437	382,474	516,913	220,407,773
020	*Central banks*	68,184,681	68,184,681	-	-	-	-	-	-	-	-	-	-
030	*General governments*	169,500,070	168,369,563	1,130,507	670,992	654,896	890	631	1,967	3,551	5,060	3,998	670,992
040	*Credit institutions*	336,505,954	336,452,306	53,648	10,221	10,208	13	-	-	-	-	-	10,221
050	*Other financial corporations*	64,051,803	64,030,331	21,473	163,740	148,534	-	4,632	8,985	1,219	31	340	163,740
060	*Non-financial corporations*	3,736,221,346	3,707,575,892	28,645,454	133,541,397	49,972,021	28,597,133	33,975,276	11,110,066	9,643,900	91,093	151,908	133,541,397
070	*Of which SMEs*	2,317,482,856	2,291,792,262	25,690,594	99,034,684	36,177,201	28,595,667	13,337,154	11,076,308	9,611,715	89,556	147,084	99,034,684
080	*Households*	2,567,568,795	2,535,048,883	32,519,912	86,021,421	38,343,676	13,295,775	14,621,596	16,260,649	2,852,768	286,290	360,668	86,021,421
090	**Debt securities**	1,278,119,370	1,277,619,370	500,000	6,624,719	5,163,117	-	1,461,602	-	-	-	-	6,624,719
100	*Central banks*	-	-	-	-	-	-	-	-	-	-	-	-
110	*General governments*	1,133,243,750	1,133,243,750	-	903,800	-	-	903,800	-	-	-	-	903,800
120	*Credit institutions*	27,901,663	27,901,663	-	-	-	-	-	-	-	-	-	-
130	*Other financial corporations*	5,454,694	4,954,694	500,000	-	-	-	-	-	-	-	-	-
140	*Non-financial corporations*	111,519,263	111,519,263	-	5,720,918	5,163,117	-	557,801	-	-	-	-	5,720,918
150	**Off-balance-sheet exposures**	2,384,228,676			2,213,416								2,213,416
160	*Central banks*	-			-								-
170	*General governments*	19,663,750			1,500								1,500
180	*Credit institutions*	22,264,648			24,368								24,368
190	*Other financial corporations*	14,090,879			1,000								1,000
200	*Non-financial corporations*	2,120,732,975			1,512,170								1,512,170
210	*Households*	207,476,425			674,379								674,379
220	**Total**	12,058,104,479	9,611,004,809	62,870,994	230,237,195	95,283,739	41,893,811	50,063,737	27,381,667	12,501,437	382,474	516,913	230,237,195

Table 12_EU CQ1- Credit quality of forborne exposures in EUR

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received
				Of which defaulted	Of which impaired				
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	127,930,749	78,535,613	78,535,613	78,535,613	(6,939,963)	(38,972,674)	139,463,632	28,712,417
020	*Central banks*	-	-	-	-	-	-	-	-
030	*General governments*	10	-	-	-	-	-	-	-
040	*Credit institutions*	-	-	-	-	-	-	-	-
050	*Other financial corporations*	8,418,180	148,111	148,111	148,111	(846,210)	(33,146)	7,686,935	114,965
060	*Non-financial corporations*	110,418,980	62,997,034	62,997,034	62,997,034	(4,747,831)	(27,767,395)	128,147,567	27,482,715
070	*Households*	9,093,579	15,390,468	15,390,468	15,390,468	(1,345,922)	(11,172,134)	3,629,131	1,114,737
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	1,300,329	-	-	-	11,233	-	1,047,311	-
100	Total	129,231,078	78,535,613	78,535,613	78,535,613	(6,928,731)	(38,972,674)	140,510,943	28,712,417

Table 13_EU CQ7: Collateral obtained by taking possession and execution processes

EUR

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)	320,990	(116,225)
020	Other than PP&E	46,562,891	(9,287,667)
030	*Residential immovable property*	1,601,893	(77,248)
040	*Commercial Immovable property*	33,784,351	(5,903,455)
050	*Movable property (auto, shipping, etc.)*	1,602,561	-
060	*Equity and debt instruments*	290,044	-
070	*Other collateral*	9,284,042	(3,306,964)
080	Total	46,883,881	(9,403,892)

17.10 Appendix 10 – Quality of non-performing exposures by geographical area and industry type

Table 14_ EU CQ4: Quality of non-performing exposures by geography

EUR

		a	b	c	d	e	f	g
		Gross carrying/nominal amount				Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing		Of which subject to impairment			
				Of which defaulted				
010	On-balance-sheet exposures	9,901,899,582	228,023,779	228,023,779	9,901,899,582	(203,152,915)	-	-
020	RS	5,641,348,736	151,305,873	151,305,873	5,641,348,736	(144,872,627)		-
030	SI	2,396,057,852	64,350,283	64,350,283	2,396,057,852	(32,537,437)		-
040	ME	752,304,811	7,984,671	7,984,671	752,304,811	(19,645,341)		-
050	IT	162,042,069	2,062	2,062	162,042,069	(112,113)		-
060	GR	126,181,892	242	242	126,181,892	(57,892)		-
070	DE	111,599,099	17,451	17,451	111,599,099	(224,668)		-
080	AT	106,653,518	669,767	669,767	106,653,518	(665,483)		-
090	BE	104,231,064	48	48	104,231,064	(15,533)		-
100	HR	83,328,476	966,580	966,580	83,328,476	(1,368,497)		-
110	FR	63,459,398	417	417	63,459,398	(40,937)		-
120	RO	42,132,713	63	63	42,132,713	(470,207)		-
130	ES	26,222,307	97	97	26,222,307	(18,366)		-
140	LT	21,698,760	2,061	2,061	21,698,760	(15,020)		-
150	HU	21,102,441	145	145	21,102,441	(93,469)		-
160	PT	20,680,969	20	20	20,680,969	(8,977)		-
170	LV	19,238,377	115	115	19,238,377	(19,466)		-
180	CZ	19,094,176	49	49	19,094,176	(24,389)		-
190	PL	19,008,227	38	38	19,008,227	(12,345)		-
200	BA	18,972,124	672,035	672,035	18,972,124	(753,921)		-
210	SK	15,336,147	5,427	5,427	15,336,147	(20,716)		-
220	NL	14,949,139	557,889	557,889	14,949,139	(325,398)		-
230	US	14,337,714	4,064	4,064	14,337,714	(159,031)		-
240	CH	13,523,061	60,035	60,035	13,523,061	(27,072)		-
250	LU	12,934,027	5	5	12,934,027	(63,444)		-
260	FI	12,581,958	29	29	12,581,958	(2,688)		-
270	GB	12,161,503	642	642	12,161,503	(2,373)		-
280	IE	11,242,285	48	48	11,242,285	(19,934)		-
290	Other countries*	39,476,738	1,423,623	1,423,623	39,476,738	(1,575,569)		-
300	Off-balance-sheet exposures	2,386,442,093	2,213,416	2,213,416	-	-	5,326,627	-
310	RS	1,487,316,537	1,393,605	1,393,605			2,098,937	
320	SI	622,668,541	418,581	418,581			1,600,676	
330	ME	153,748,874	397,108	397,108			1,368,715	
340	IT	23,949,674	995	995			25,029	
350	BA	20,204,559	-	-			107,545	
360	HR	18,708,073	-	-			58,346	
370	DE	12,251,243	2,628	2,628			10,190	
380	CZ	8,033,904	-	-			7,921	
390	PL	6,016,223	-	-			6,537	
400	HU	5,518,813	-	-			8,107	
410	CN	3,927,266	-	-			0	
420	CH	3,559,731	-	-			4,213	
430	AT	2,776,008	-	-			4,400	
440	US	2,725,027	-	-			1,082	
450	ES	2,572,634	-	-			2,299	
460	MK	2,521,147	-	-			1,277	
470	FR	2,393,921	-	-			2,642	
480	Other countries*	7,549,918	500	500			18,710	
490	Total	12,288,341,675	230,237,195	230,237,195	9,901,899,582	(203,152,915)	5,326,627	-

Table 15_EU CQ5: Credit quality of loans and advances to non-financial corporations by industry

EUR

		a	b	c	d	e	f
		Gross carrying amount					
			Of which non-performing		Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
				Of which defaulted			
010	Agriculture, forestry and fishing	142,513,356	3,674,719	3,674,719	142,513,356	(3,485,621)	-
020	Mining and quarrying	118,231,559	410,001	410,001	118,231,559	(6,074,631)	-
030	Manufacturing	846,150,720	49,154,183	49,154,183	846,150,720	(32,334,159)	-
040	Electricity, gas, steam and air conditioning supply	219,107,742	3,032,521	3,032,521	219,107,742	(3,310,718)	-
050	Water supply	23,568,121	354,412	354,412	23,568,121	(375,920)	-
060	Construction	401,083,641	34,305,672	34,305,672	401,083,641	(17,967,956)	-
070	Wholesale and retail trade	720,859,886	10,347,373	10,347,373	720,859,886	(14,096,728)	-
080	Transport and storage	235,304,432	18,159,725	18,159,725	235,304,432	(10,487,710)	-
090	Accommodation and food service activities	218,426,458	2,806,138	2,806,138	218,426,458	(4,809,018)	-
100	Information and communication	105,391,014	309,164	309,164	105,391,014	(899,710)	-
110	Financial and insurance actvities	78,737,518	86,014	86,014	78,737,518	(653,269)	-
120	Real estate activities	433,517,877	230,543	230,543	433,517,877	(4,358,716)	-
130	Professional, scientific and technical activities	152,082,030	6,778,663	6,778,663	152,082,030	(4,545,770)	-
140	Administrative and support service activities	90,141,583	1,262,147	1,262,147	90,141,583	(1,563,572)	-
150	Public administration and defense, compulsory social security	3,575,773	6,950	6,950	3,575,773	(104,622)	-
160	Education	6,861,848	2,065,947	2,065,947	6,861,848	(1,486,996)	-
170	Human health services and social work activities	13,517,997	27,811	27,811	13,517,997	(100,106)	-
180	Arts, entertainment and recreation	26,149,533	57,524	57,524	26,149,533	(1,164,468)	-
190	Other services	34,541,654	471,890	471,890	34,541,654	(1,059,626)	-
200	Total	3,869,762,743	133,541,397	133,541,397	3,869,762,743	(108,879,317)	-

17.11 Appendix 11 – Breakdown of loans and debt securities by residual maturity

Table 16_EU CR1-A: Maturity of exposures

EUR

		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	74,946,560	2,808,153,503	3,537,152,779	2,925,864,930	-	9,346,117,771
2	Debt securities	-	288,714,181	668,357,677	323,101,664	-	1,280,173,522
3	**Total**	**74,946,560**	**3,096,867,684**	**4,205,510,456**	**3,248,966,594**	**-**	**10,626,291,294**

17.12 Appendix 12 – The Exposure Values and the Exposure Values after Credit Risk Mitigation

Table 17_EU CR4 – standardised approach – Credit risk exposure and CRM effects

EUR

	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWEAs and RWEAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEAs	RWEAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	1,553,422,696	104,972	1,265,406,240	1,171,586	317,393,025	25.06%
2	Non-central government public sector entities	**77,912,604**	**17,432,141**	**77,912,604**	**7,033,348**	**60,717,549**	71.48%
EU 2a	Regional governments or local authorities	67,215,532	14,800,742	67,215,532	5,920,297	51,415,637	70.30%
EU 2b	Public sector entities	10,697,072	2,631,399	10,697,072	1,113,051	9,301,912	78.76%
3	Multilateral development banks	6,799,264	-	350,799,264	-	4,781	0.00%
EU 3a	International organisations	49,257,696	-	49,257,696	-	-	0.00%
4	Institutions	522,151,844	21,915,480	518,444,542	5,691,412	153,371,154	29.26%
5	Covered bonds	-	-	-	-	-	-
6	Corporates	1,665,156,219	1,224,648,173	1,600,694,944	258,472,565	1,785,699,342	96.05%
6.1	Of which: Specialised Lending	34,150,925	26,777,011	32,481,424	-	33,949,955	104.52%
7	Subordinated debt exposures and equity	**68,566,906**	-	**68,566,906**	-	**96,304,165**	140.45%
EU 7a	Subordinated debt exposures	3,652,473	-	3,652,473	-	5,478,710	150.00%
EU 7b	Equity	64,914,433	-	64,914,433	-	90,825,455	139.92%
8	Retail	2,220,540,225	550,699,894	2,206,468,529	143,735,594	1,675,903,341	71.31%
9	Secured by mortgages on immovable property and ADC exposures	**2,608,832,945**	**563,070,726**	**2,590,343,545**	**131,565,545**	**2,086,030,458**	76.64%
9.1	Secured by mortgages on residential immovable property - non IPRE	856,405,056	25,115,549	856,405,056	6,912,191	546,523,100	63.31%
9.2	Secured by mortgages on residential immovable property - IPRE	14,399,741	-	14,399,741	-	4,621,553	32.09%
9.3	Secured by mortgages on commercial immovable property - non IPRE	1,158,732,714	357,227,846	1,146,351,056	88,978,705	905,784,062	73.32%
9.4	Secured by mortgages on commercial immovable property - IPRE	315,895,053	6,861,395	311,068,259	2,429,051	247,926,189	79.08%
9.5	Acquisition, Development and Construction (ADC)	263,400,381	173,865,937	262,119,434	33,245,598	381,175,555	129.05%
10	Exposures in default	113,462,624	1,413,886	111,026,042	551,358	125,346,748	112.34%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
EU 10b	Collective investment undertakings (CIU)	40,461,461	-	40,461,461	-	9,657,131	23.87%
EU 10c	Other items	1,268,697,085	93,763,076	1,315,879,794	109,986,195	315,870,487	22.15%
11	not applicable						
12	**TOTAL**	10,195,261,568	2,473,048,348	10,195,261,568	658,207,604	6,626,298,181	61.05%

Table 18_EU CR5 – standardised approach

EUR

	Exposure classes	Risk weight																									Total	Of which unrated
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%	Others		
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	z	aa
1	Central governments or central banks	930,880,818.37	.	.	.	12,587,420.96	.	.	.	.	27,587,456.78	.	.	.	.	.	291,815,676	.	.	.	.	3,706,454.31	.	.	.	.	1,266,577,827	250,474,837.63
2	Non-central government public sector entities	.	.	.	.	**27,150,240.03**	.	.	.	.	**5,016,421.16**	.	.	.	.	.	**52,779,290.69**	.	.	.	.	.	.	.	.	.	84,945,952	**84,945,951.88**
EU 2a	Regional governments or local authorities	.	.	.	.	27,150,240	.	.	.	.	.	.	.	.	.	.	45,985,589	.	.	.	.	.	.	.	.	.	73,135,829	73,135,829
EU 2b	Public sector entities	.	.	.	.	.	.	.	.	.	5,016,421	.	.	.	.	.	6,793,702	.	.	.	.	.	.	.	.	.	11,810,123	11,810,123
3	Multilateral development banks	350,799,702	.	.	.	.	.	.	.	.	9,562	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	350,799,264	344,009,562
EU 3a	International organisations	49,257,696	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	49,257,696	49,257,696
4	Institutions	.	.	.	.	421,913,421	28,195,667	.	2,829,974	.	23,865,149	.	.	.	.	.	47,064,918	.	.	.	266,925	.	.	.	.	.	524,135,954	94,914,067
5	Covered bonds	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
6	Corporates	.	.	.	.	2,024,861.64	.	.	.	.	6,006,110.04	.	.	17,983,454.54	.	.	1,818,122,225.92	.	.	15,000,857.50	.	.	.	.	.	.	1,859,137,510	1,812,547,855
6.1	Of which: Specialised Lending	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	17,490,566.64	.	.	15,000,857.50	.	.	.	.	.	.	32,491,424	32,491,424.14
7	Subordinated debt exposures and equity	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	**56,122,391**	**7,766,231**	**4,678,284**	.	.	.	.	68,566,906	**68,566,906**
EU 7a	Subordinated debt exposures	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	3,652,473	.	.	.	.	.	3,652,473	3,652,473
EU 7b	Equity	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	56,122,391	4,113,758	4,678,284	.	.	.	.	64,914,433	64,914,433
8	Retail exposures	.	.	.	.	.	.	.	.	.	.	.	.	2,334,899,394	.	.	15,304,731	.	.	.	.	.	.	.	.	.	2,350,204,125	2,340,941,111
9	Secured by mortgages on immovable property and ADC exposures	.	.	.	.	**437,024,748**	**10,116,231**	**1,144,001**	.	**1,962,315**	.	**572,574,634**	.	**416,137,663**	.	**109,928,063**	**793,067,577**	**620,900**	**51,918,758**	**3,707,395**	**198,904,835**	.	.	.	.	**124,721,989**	2,721,909,089	**2,721,909,089**
9.1	Secured by mortgages on residential immovable property - non IPRE	.	.	.	.	**437,024,748**	.	.	.	.	.	.	.	**367,278,608**	.	.	**59,013,891**	.	.	.	.	.	.	.	.	.	863,317,247	**863,317,247**
9.1.1	no loan splitting applied	.	.	.	.	.	.	.	.	.	.	.	.	290,620,163	.	.	30,075,856	.	.	.	.	.	.	.	.	.	320,696,019	320,696,019
9.1.2	loan splitting applied (secured)	.	.	.	.	437,024,748	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	437,024,748	437,024,748
9.1.3	loan splitting applied (unsecured)	.	.	.	.	.	.	.	.	.	.	.	.	76,658,445	.	.	28,938,034	.	.	.	.	.	.	.	.	.	105,596,479	105,596,479
9.2	Secured by mortgages on residential immovable property - IPRE	.	.	.	.	.	10,116,231	1,144,001	.	1,962,315	.	.	.	201,025	.	.	.	620,900	.	.	355,269	.	.	.	.	.	14,399,741	14,399,741
9.3	Secured by mortgages on commercial immovable property - non IPRE	.	.	.	.	.	.	.	.	.	.	**572,574,634**	.	**49,658,051**	.	.	**610,309,700**	.	.	**3,707,395**	.	.	.	.	.	.	1,235,329,780	**1,235,329,780**
9.3.1	no loan splitting applied	.	.	.	.	.	.	.	.	.	.	.	.	30,061,763	.	.	230,026,271	.	.	1,459,260	.	.	.	.	.	.	261,547,293	261,547,293
9.3.2	loan splitting applied (secured)	.	.	.	.	.	.	.	.	.	.	572,574,634	.	.	.	.	.	.	.	.	.	.	.	.	.	.	572,574,634	572,574,634
9.3.3	loan splitting applied (unsecured)	.	.	.	.	.	.	.	.	.	.	.	.	18,596,288	.	.	380,283,430	.	.	2,328,135	.	.	.	.	.	.	401,207,853	401,207,853
9.4	Secured by mortgages on commercial immovable property - IPRE	.	.	.	.	.	.	.	.	.	.	.	.	.	.	109,928,063	.	.	51,918,758	.	26,928,520	.	.	.	.	124,721,969	313,497,310	313,497,310
9.5	Acquisition, Development and Construction (ADC)	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	123,743,986	.	.	.	171,621,046	.	.	.	.	.	295,365,032	295,365,032
10	Exposures in default	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	84,038,709	.	.	.	27,338,691	.	.	.	.	.	111,377,400	110,780,275
EU 10a	Claims on institutions and corporates with a short-term credit assessment	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
EU 10b	Collective investment undertakings (CIU)	.	.	.	.	15	.	.	.	.	.	.	.	.	.	.	3	.	2,826,652	.	.	.	.	.	.	37,634,782	40,461,451	40,461,451
EU 10c	Other items	1,103,166,440	.	.	.	8,424,794	.	.	.	.	.	.	.	.	.	.	314,254,755	.	.	.	.	.	.	.	.	.	1,425,865,989	1,425,865,989
11	not applicable																											
EU 11c	**TOTAL**	2,434,114,657	0	0	0	909,125,501	38,311,898	1,144,001	2,829,974	1,962,315	62,514,698	572,574,634	0	2,769,020,512	0	109,928,063	3,416,447,766	620,900	54,745,410	74,910,644	234,476,682	8,384,738	0	0	0	162,356,760	10,853,469,173	9,344,674,900

17.13 Appendix 13 – Market Risk Standardized Approach

Table 19_EU MR1 - Market risk under the standardised approach

EUR

		a
		RWEAs
	Outright products	
1	Interest rate risk (general and specific)	4,686,366
2	Equity risk (general and specific)	16,349,670
3	Foreign exchange risk	
4	Commodity risk	
	Options	
5	Simplified approach	
6	Delta-plus approach	
7	Scenario approach	
8	Securitisation (specific risk)	
9	Total	21,036,036

17.14 Appendix 14 – Changes in the economic value of equity and net interest income

Table 20_EU IRRBB1 - Interest rate risks of non-trading book activities

EUR

Supervisory shock scenarios		a	b	c	d
		Changes of the economic value of equity		Changes of the net interest income	
		30.06.2026	31.12.2025	30.06.2026	31.12.2025
1	Parallel up	-86,543,667	-89,448,986	5,445,192	5,126,041
2	Parallel down	-40,707,431	-28,595,077	-10,890,384	-10,241,157
3	Steepener	-53,120,889	-56,873,559		
4	Flattener	-13,426,423	23,787,796		
5	Short rates up	-79,305,462	-77,194,035		
6	Short rates down	-12,433,748	19,549,752		

17.15 Appendix 15 – Governance risk

Table 211_Template 1: Banking book - Indicators of potential climate change transition risk: Credit quality of exposures by sector, emissions and residual maturity

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Sector/subsector	Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
			Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions						
1	Exposures towards sectors that highly contribute to climate change*	3,276,404,412	134,998,758	0	422,508,303	120,182,654	-94,119,588	-17,124,718	-52,962,442	2,701,154	1,885,006	11.9%	2,516,358,196	678,939,767	71,054,843	10,051,606	3.7
2	A - Agriculture, forestry and fishing	142,513,356	0	0	11,766,184	3,674,719	-3,485,621	-414,324	-1,589,514	170,040	155,499	0.0%	80,924,107	61,586,264	0	2,984	4.6
3	B - Mining and quarrying	124,949,212	107,570,506	0	112,024,606	967,803	-6,411,593	-5,865,526	-459,960	366,031	313,222	89.8%	119,232,761	3,653,091	0	2,063,360	2.9
4	B.05 - Mining of coal and lignite	693	0	0	0	20	-336	0	-15	0	1	0.0%	221	0	0	472	17.8
5	B.06 - Extraction of crude petroleum and natural gas	111,165,052	107,570,506	0	107,570,506	0	-5,635,815	-5,635,694	0	299,806	252,616	86.1%	109,103,423	0	0	2,061,629	2.8
6	B.07 - Mining of metal ores	408,719	0	0	10	29	-360	0	-21	4	4	0.0%	408,719	0	0	0	2.5
7	B.08 - Other mining and quarrying	12,800,870	0	0	4,454,090	409,944	-485,284	-229,832	-170,125	65,515	59,991	3.7%	9,146,521	3,653,091	0	1,258	3.2
8	B.09 - Mining support service activities	573,877	0	0	0	557,809	-289,799	0	-289,799	706	610	0.0%	573,877	0	0	0	0.4
9	C - Manufacturing	855,261,776	2,104,791	0	93,577,573	49,142,895	-32,345,066	-3,609,264	-22,313,072	864,114	650,840	13.9%	669,052,556	183,820,126	973,718	1,415,376	3.2
10	C.10 - Manufacture of food products	328,424,210	0	0	19,340,267	6,798,762	-7,901,452	-887,966	-4,608,715	345,284	253,399	2.0%	235,553,873	92,859,467	0	10,870	3.8
11	C.11 - Manufacture of beverages	42,074,532	0	0	6,500,541	49,663	-670,627	-22,751	-8,059	30,219	22,557	0.6%	23,746,893	18,261,026	0	66,612	3.8
12	C.12 - Manufacture of tobacco products	333	0	0	0	9	-9	0	-9	0	1	0.0%	333	0	0	0	0.6
13	C.13 - Manufacture of textiles	3,028,857	0	0	267,936	38,135	-39,516	-6,933	-14,496	3,754	2,701	0.0%	2,886,149	142,483	0	225	2.8
14	C.14 - Manufacture of wearing apparel	11,547,911	0	0	357,203	33,263	-268,749	-27,261	-30,931	10,203	7,317	0.0%	11,547,403	0	0	507	2.4
15	C.15 - Manufacture of leather and related products	1,171,086	0	0	10	67,155	-64,138	0	-54,715	968	704	0.0%	920,667	249,857	0	562	3.6
16	C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	18,356,810	0	0	3,931,488	584,612	-405,716	-67,464	-219,551	14,027	9,876	0.1%	15,293,128	3,060,945	0	2,738	3.3
17	C.17 - Manufacture of paper and paper products	31,598,792	0	0	4,959,555	151,855	-758,314	-536,324	-116,670	19,911	14,254	0.0%	31,597,353	0	0	1,439	2.5
18	C.18 - Printing and reproduction of recorded media	13,288,573	0	0	907,619	3,941,115	-814,677	-13,140	-744,023	6,698	4,786	0.5%	8,544,397	4,741,069	0	3,106	3.6
19	C.19 - Manufacture of coke and refined petroleum products	20,652	20,237	0	20,237	415	-614	-214	-400	1	1	0.0%	20,652	0	0	0	4.3
20	C.20 - Manufacture of chemicals and chemical products	25,405,889	2,084,553	0	3,326,766	50,182	-202,137	-60,974	-47,724	28,682	20,568	0.0%	23,270,606	2,117,789	0	17,495	2.6
21	C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	18,425,136	0	0	0	5,282,690	-4,189,363	0	-4,143,755	12,730	9,025	0.9%	4,661,844	13,762,829	0	463	5.7
22	C.22 - Manufacture of rubber products	31,904,509	0	0	7,314,164	148,367	-379,677	-112,851	-125,956	16,255	11,605	1.0%	26,065,982	5,812,017	0	26,509	2.7
23	C.23 - Manufacture of other non-metallic mineral products	12,464,234	0	0	2,495,497	83,752	-773,921	-695,763	-29,124	21,626	5,686	0.5%	10,796,410	1,666,743	0	1,080	3.1
24	C.24 - Manufacture of basic metals	68,455,964	0	0	280,843	19,636,813	-8,309,835	-4,049	-7,693,472	98,596	78,190	3.6%	68,447,113	0	0	8,851	1.6
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	74,990,654	0	0	8,397,945	7,543,981	-3,030,368	-278,784	-2,384,951	78,919	63,619	0.6%	65,114,582	8,674,719	0	1,201,353	2.8
26	C.26 - Manufacture of computer, electronic and optical products	43,907,825	0	0	1,339,119	11,367	-840,714	-64,738	-889	52,346	38,634	0.3%	40,115,115	3,782,922	0	9,789	2.6
27	C.27 - Manufacture of electrical equipment	35,660,791	0	0	8,501,879	19,483	-511,086	-190,119	-19,449	33,695	29,989	1.2%	24,856,239	10,800,417	0	4,135	2.9
28	C.28 - Manufacture of machinery and equipment n.e.c.	42,134,620	0	0	4,008,068	862,565	-949,443	-86,358	-552,203	52,623	47,703	2.4%	31,647,095	10,005,278	473,295	8,952	3.1
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	13,822,114	0	0	3,441,742	3,046,706	-1,357,568	-302,488	-1,019,919	8,298	6,987	0.3%	10,721,489	3,074,651	0	25,974	2.7
30	C.30 - Manufacture of other transport equipment	8,033,650	0	0	429,348	827	-74,718	-46,950	-791	4,299	3,139	0.0%	4,211,088	3,818,634	0	3,928	4.9
31	C.31 - Manufacture of furniture	8,163,102	0	0	1,513,381	506,608	-531,474	-138,429	-338,027	10,789	8,032	0.0%	7,949,047	213,313	0	741	2.6
32	C.32 - Other manufacturing	15,963,272	0	0	14,635,101	85,457	-81,517	-23,411	-49,859	3,683	2,679	0.0%	15,889,849	68,404	0	5,020	1.7
33	C.33 - Repair and installation of machinery and equipment	6,418,260	0	0	1,608,862	199,111	-189,433	-42,296	-109,384	10,508	9,388	0.0%	5,195,248	707,563	500,423	15,026	5.3
34	D - Electricity, gas, steam and air conditioning supply	229,744,492	24,333,252	0	22,328,654	3,032,521	-3,323,641	-1,124,657	-351,416	699,289	334,364	16.4%	150,509,114	40,034,307	37,953,442	1,247,630	5.2
35	D35.1 - Electric power generation, transmission and distribution	163,419,647	24,333,252	0	21,721,001	3,029,146	-3,106,299	-1,117,236	-348,442	692,172	331,605	14.1%	84,463,525	39,756,459	37,953,442	1,246,222	6.4
36	D35.11 - Production of electricity	51,194,646	24,333,252	0	18,832,301	996	-1,203,959	-1,084,565	-898	688,706	329,914	10.3%	49,872,714	236,244	0	1,085,689	2.0
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	52,083,410	0	0	356,837	275	-131,862	-714	-263	723	469	0.0%	52,083,410	0	0	0	2.5
38	D35.3 - Steam and air conditioning supply	14,241,435	0	0	250,816	3,101	-85,480	-6,707	-2,711	6,394	2,290	2.3%	13,962,180	277,848	0	1,407	1.9
39	E - Water supply; sewerage, waste management and remediation activities	23,568,121	0	0	1,150,304	354,412	-375,920	-27,617	-249,085	48,087	39,049	0.7%	15,660,224	7,892,293	0	15,604	4.5
40	F - Construction	401,407,304	0	0	32,826,586	34,305,672	-17,967,976	-1,381,049	-13,598,956	134,685	123,254	0.3%	369,542,684	31,097,584	500,161	266,875	2.8
41	F.41 - Construction of buildings	253,006,363	0	0	22,330,104	31,779,632	-15,420,093	-1,017,938	-12,598,567	58,226	53,645	0.3%	242,650,712	9,839,266	500,161	16,225	2.4
42	F.42 - Civil engineering	80,507,183	0	0	2,532,429	321,075	-861,292	-89,788	-70,267	35,957	33,182	0.0%	68,378,543	12,069,064	0	59,576	3.0
43	F.43 - Specialised construction activities	67,893,758	0	0	7,964,053	2,204,965	-1,686,590	-273,324	-930,121	40,502	36,427	0.0%	58,513,430	9,189,254	0	191,074	3.9
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	800,269,551	990,210	0	34,044,306	10,310,951	-14,519,808	-1,439,483	-6,967,067	228,123	160,791	12.9%	711,811,180	86,918,469	1,176,957	362,945	2.9
45	H - Transportation and storage	240,348,020	0	0	20,203,044	18,158,538	-10,498,607	-982,373	-7,284,283	109,858	39,046	1.9%	182,432,845	54,665,526	3,186,667	62,981	3.9
46	H.49 - Land transport and transport via pipelines	115,435,344	0	0	14,029,277	3,166,108	-2,738,220	-908,512	-1,323,829	25,043	8,458	0.0%	99,033,925	13,171,564	3,186,667	43,188	3.6
47	H.50 - Water transport	1,990,864	0	0	1,644,739	143	-4,382	-3,289	-120	719	235	0.0%	346,113	1,644,722	0	29	6.8
48	H.51 - Air transport	29,876,074	0	0	17,052	12,955,051	-5,117,528	-43	-4,737,520	43,828	14,391	0.0%	19,828,082	10,044,024	0	3,968	3.5
49	H.52 - Warehousing and support activities for transportation	86,263,553	0	0	4,383,405	1,911,041	-2,538,822	-66,969	-1,156,165	39,687	15,673	1.9%	56,648,178	29,606,300	0	9,075	4.2
50	H.53 - Postal and courier activities	6,782,186	0	0	128,571	126,196	-99,656	-3,558	-66,649	581	289	0.0%	6,576,547	198,917	0	6,721	3.2
51	I - Accommodation and food service activities	224,828,849	0	0	47,221,261	3,867,013	-5,869,897	-1,940,101	-2,471,398	62,174	52,349	3.5%	122,594,750	63,822,030	34,015,437	4,396,632	5.5
52	L - Real estate activities	458,342,581	0	0	94,587,046	235,144	-5,191,356	-2,280,425	-149,089	18,753	16,592	0.5%	217,192,724	209,272,107	27,263,898	4,613,852	5.2
53	Exposures towards sectors other than those that highly contribute to climate change*	830,980,132	0	0	104,830,653	20,287,463	-18,985,698	-5,628,812	-8,148,401				581,485,600	188,690,223	51,761,870	9,042,439	3.7
54	K - Financial and insurance activities	164,353,322	0	0	10,949,272	238,360	-1,573,588	-869,936	-82,457				103,499,935	57,945,673	0	2,907,714	4.1
55	Exposures to other sectors (NACE codes J, M - U)	441,797,961	0	0	46,660,120	16,182,090	-11,542,213	-2,818,776	-5,594,545				355,390,915	66,922,520	17,746,434	1,738,093	3.6
56	TOTAL	4,107,384,544	134,998,758	0	527,338,956	140,470,118	-113,105,286	-22,753,530	-61,110,843	2,701,154	1,885,006	10.0%	3,097,843,795	867,629,990	122,816,714	19,094,045	3.7

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

Table 222_Template 2: Banking book - Climate change transition risk: Loans collateralized by immovable property - Energy efficiency of the collateral:

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Total gross carrying amount amount															
			Level of energy efficiency (EP score in kWh/m² of collateral)						Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral	
	Counterparty sector		0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G		Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated
1	Total EU area	552,972,471	35,633,619	106,087,767	69,003,740	6,596,757	3,001,276	37,448,401	18,006,411	48,947,273	29,228,306	18,493,605	7,372,333	1,671,528	1,505,670	427,747,345	31.0%
2	Of which Loans collateralised by commercial immovable property	304,373,362	5,018,419	39,493,379	50,162,802	1,331,259	0	14,761,418	6,324,181	10,450,750	7,878,974	2,640,480	1,363,733	10,014	0	275,705,230	29.8%
3	Of which Loans collateralised by residential immovable property	227,185,399	30,615,200	49,785,498	18,840,938	2,590,498	1,471,276	22,686,983	11,682,230	30,580,702	21,349,333	15,853,125	6,008,600	1,661,514	1,505,670	138,544,225	27.0%
4	Of which Collateral obtained by taking possession: residential and commercial immovable properties	21,413,710	0	16,808,890	0	2,675,000	1,530,000	0	0	7,915,820	0	0	0	0	0	13,497,890	97.0%
5	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	119,448,363	1,307,279	56,294,677	60,269,586	1,576,821	0	0								119,448,363	100%
6	Total non-EU area	1,931,455,218	669,244,809	91,148,618	261,116,403	84,290,882	36,629,332	423,301,265	22,884,554	82,816,697	63,331,003	0	226,996	0	75,816	1,762,120,152	79.2%
7	Of which Loans collateralised by commercial immovable property	1,376,443,135	304,132,111	756,742	199,576,544	59,096,560	36,273,522	423,112,042	21,724,207	24,961,470	11,118,758	0	226,996	0	0	1,318,411,704	73.2%
8	Of which Loans collateralised by residential immovable property	545,585,357	365,112,698	90,391,876	61,539,858	25,194,322	355,810	189,222	1,160,348	57,855,226	52,212,245	0	0	0	75,816	434,281,722	99.4%
9	Of which Collateral obtained by taking possession: residential and commercial immovable properties	9,426,726	0	0	0	0	0	0								9,426,726	0%
10	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	1,396,396,241	500,308,052	90,921,622	261,040,587	84,290,882	36,629,332	423,205,767								1,396,396,241	100%

Table 23_Template 3: Banking book – Indicators of potential climate change transition risk: Alignment metrics

	a	b	c	d	e	f	g
	Sector	NACE Sectors (a minima)	Portfolio gross carrying amount	Alignment metric**	Year of reference	Distance to IEA NZE2050 in % ***	Target (year of reference + 3 years)
1	Power	Please refer to the list below*	204,600,546	*kg CO2 / MWh*	*n/a*	*n/a*	*n/a*
2	Fossil fuel combustion		160,584,923	*kg CO2e/GJ*	*n/a*	*n/a*	*n/a*
3	Automotive		20,170,026	*g CO2/km*	*n/a*	*n/a*	*n/a*
4	Aviation		29,475,959	*g CO2/ km*	*n/a*	*n/a*	*n/a*
5	Maritime transport		12,259,577	*g CO2/tkm*	*n/a*	*n/a*	*n/a*
6	Cement, clinker and lime production		15,970,152	*t CO2/ t*	*n/a*	*n/a*	*n/a*
7	Iron and steel, coke, and metal ore production		141,607,916	*t CO2/ t*	*n/a*	*n/a*	*n/a*
8	Chemicals			*t CO2/ t*	*n/a*	*n/a*	*n/a*
9	… potential additions relevant to the business model of the institution				*n/a*	*n/a*	*n/a*

Table 24_Template 4: Banking book – Indicators of potential climate change transition risk: Exposures to top 20 carbon-intensive firms

	a	b	c	d	e
	Gross carrying amount (aggregate)	Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)*	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of top 20 polluting firms included
1	115	1.38%	0	2.47	1

Table 25_Template 5: Banking book – Indicators of potential climate change physical risk: Exposures subject to physical risk

a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
SERBIA	Gross carrying amount													
		of which exposures sensitive to impact from climate change physical events												
		Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	135,523,894	45,081,460	30,786,794			4.5			75,868,254	6,467,666	2,309,697	-1,710,670	-282,222	-1,002,705
2	B - Mining and quarrying	112,143,177	174,324				2.5			174,324	174,324		-8,475	-8,475	0
3	C - Manufacturing	513,717,697	192,658,568	97,179,421	10,800,417		4.0			300,638,406	26,270,270	8,307,721	-8,746,115	-1,323,497	-5,266,104
4	D - Electricity, gas, steam and air conditioning supply	187,515,973	18,759,628	28,993,062	33,825,805		8.1		2,597,252	78,981,243	2,787,916		-1,023,679	-27,452	0
5	E - Water supply; sewerage, waste management and remediation activities	10,037,566	1,635,699				3.5			1,635,699	41,029		-6,151	-82	0
6	F - Construction	271,426,899	117,271,707	5,557,834			2.6			122,829,542	2,703,315	28,801,611	-11,173,521	-38,145	-10,635,486
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	573,492,232	181,150,389	51,444,210			3.1			232,594,599	1,360,450	1,022,797	-1,292,826	-32,719	-151,449
8	H - Transportation and storage	152,762,160	5,231,365	31,730,603			7.2			36,961,969	3,706,855	730,616	-560,830	-8,266	-25,336
9	L - Real estate activities	274,318,725	74,368,060	74,520,787	87,927,202		6.0			236,816,050	48,913,902		-771,329	-271,085	0
10	Loans collateralised by residential immovable property	487,350,788	13,060,001	39,727,382	208,147,008	226,416,398	19.9		2,264,929	485,085,859	8,180,118	6,468,084	-4,610,474	-300,336	-3,358,563
11	Loans collateralised by commercial immovable property	1,183,987,196	687,357,678	357,193,027	139,436,491		4.6		2,663,580	1,181,323,616	98,127,245	41,562,255	-26,165,577	-2,289,107	-17,252,529
12	Repossessed collaterals	9,182,308													
13	Other relevant sectors (breakdown below where relevant)	430,205,200	51,026,477	36,980,316	6,883,066		5.3		66,328	94,823,530	5,701,519	389,814	-871,980	-297,165	-171,449

a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
SLOVENIA	Gross carrying amount													
		of which exposures sensitive to impact from climate change physical events												
		Breakdown by maturity bucket					of which exposures sensitive to impact from	of which exposures sensitive to impact from acute	of which exposures sensitive to impact both from chronic and acute climate	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated		
		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	1,487,917	157,917	64,548			4.3		222,464					
2	B - Mining and quarrying	5,125,395												
3	C - Manufacturing	298,867,973	54,231,944	24,895,246	849,897		3.7		45,513,762	29,316,856	34,102,925	8,048,724	-2,518,587	-528,811	-1,822,093
4	D - Electricity, gas, steam and air conditioning supply	13,997,289	2,392,779				0.2		247,652	2,145,128		1,975,450	-32,951	0	-32,951
5	E - Water supply; sewerage, waste management and remediation activities	13,204,896	1,713,871	7,400,240			7.2		703,964	8,410,147	561,155		-61,463	-13,081	0
6	F - Construction	99,967,926	9,217,027	2,491,858	136,399		2.8		4,009,803	5,224,956	3,364,652	393,050	-65,056	-13,071	-30,297
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	149,869,068	13,669,588	6,570,111	534,182		4.6		9,227,033	11,546,848	2,491,227		-41,713	-589	0
8	H - Transportation and storage	51,192,315	7,697,022	4,304,360	197,278		4.1		1,406,207	10,595,175	107,867	677,679	-233,804	0	-171,900
9	L - Real estate activities	141,542,829	17,106,077	25,451,593	9,288,081		6.3		31,755,579	20,090,172	10,293,531		-317,265	-243,812	0
10	Loans collateralised by residential immovable property	227,280,897	3,298,995	17,515,101	194,469,182	11,997,618	16.0		175,964,307	48,890,233	6,773,586	990,577	-238,975	-53,723	-160,369
11	Loans collateralised by commercial immovable property	304,373,362	131,632,756	116,536,268	56,034,639	169,700	5.9		160,183,959	122,773,546	87,141,400	16,086,326	-5,376,535	-1,177,753	-3,427,562
12	Repossessed collaterals	21,413,710													
13	Other relevant sectors (breakdown below where relevant)	286,901,428	26,079,903	46,405,306	45,320,732	134,143	8.1		68,309,211	36,169,290	37,250,850	4,991,423	-2,109,316	-380,536	-1,370,320

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
	MONTENEGRO	Gross carrying amount													
			of which exposures sensitive to impact from climate change physical events												
			Breakdown by maturity bucket					of which exposures sensitive to impact from	of which exposures sensitive to impact from acute	of which exposures sensitive to impact both from chronic and acute climate	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated		
			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
1	A - Agriculture, forestry and fishing	5,501,544	1,465,468				3.1		1,465,468		936,742	482,319	-33,393	-33,393	0
2	B - Mining and quarrying	7,680,640	1,034,369	3,566,911			5.6		4,601,280				-53,217	0	0
3	C - Manufacturing	42,676,105	7,051,868	2,621,161			2.9		9,673,029		1,614,430	3,244	-1,147,191	-645,801	-3,244
4	D - Electricity, gas, steam and air conditioning supply	28,231,230	609,418	236,244			3.8		845,662		845,662		-125,907	-125,907	0
5	E - Water supply; sewerage, waste management and remediation activities	325,659	199,846				0.4		199,846						
6	F - Construction	30,012,479	21,014,315	391,942			2.2		21,406,258		7,956,894	464,564	-1,111,136	-557,058	-342,927
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	76,908,251	23,081,774	6,960,646			3.4		30,042,419		5,760,502	26,336	-1,392,755	-415,888	-26,336
8	H - Transportation and storage	36,393,545	1,879,301	4,088,528	2,989,389		8.0		8,957,218		7,077,917		-583,402	-574,420	0
9	L - Real estate activities	42,481,026	26,440,939	7,143,801			3.6		33,584,740		25,718,849		-1,243,660	-1,094,759	0
10	Loans collateralised by residential immovable property	58,139,071	13,195,785	22,959,022	18,777,931	992,962	3.9		55,925,701		5,196,997	374,198	-911,470	-483,837	-135,521
11	Loans collateralised by commercial immovable property	192,455,939	141,057,598	39,854,005	2,989,389		9.8		183,900,992		66,487,101	3,740,804	-9,788,294	-5,533,488	-2,042,308
12	Repossessed collaterals	244,419													
13	Other relevant sectors (breakdown below where relevant)	113,873,504	58,320,867	14,977,668			4.3		73,298,536		16,602,481	2,764,685	-4,114,280	-2,101,277	-1,669,800

17.16 Appendix 16 – Leverage ratio

Table 26_EU –R1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

EUR

		a
		Applicable amount
1	Total assets as per published financial statements	10,313,831,919
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	362,968
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustment for eligible cash pooling transactions	-
8	Adjustment for derivative financial instruments	-
9	Adjustment for securities financing transactions (SFTs)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	742,241,210
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12	Other adjustments	(59,557,857)
13	**Total exposure measure**	10,996,878,240

Table 27_EU LR2 - LRCom: Leverage ratio common disclosure

EUR

		CRR leverage ratio exposures	
		a	b
		30.06.2026	31.12.2025
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	10,205,951,977	9,881,387,469
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	(37,989,563)	(32,354,268)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	10,167,962,413	9,849,033
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	-	-
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	-	-
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-	-
EU-9b	Exposure determined under Original Exposure Method	14,000,378	19,993,661
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-	-
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-

		CRR leverage ratio exposures	
		a	b
		30.06.2026	31.12.2025
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	**Total derivatives exposures**	14,000,378	19,993,661
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	72,674,238	321,327,515
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	**Total securities financing transaction exposures**	72,674,238	321,327,515
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	2,485,303,808	2,436,272,603
20	(Adjustments for conversion to credit equivalent amounts)	(1,743,062,598)	(1,655,856,100)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	-	-
22	**Off-balance sheet exposures**	742,241,210	780,416,503
Excluded exposures			
EU-22a	(Exposures excluded from the ~~leverage ratio~~ total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)	-	-
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	-	-
EU-22m	(Total exempted exposures)	-	-
Capital and total exposure measure			
23	**Tier 1 capital**	1,204,100,704	1,165,223,035
24	**Total exposure measure**	**10,996,878,240**	**10,970,770,881**
Leverage ratio			
25	Leverage ratio (%)	10.95%	10.62%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	10.95%	10.62%

		CRR leverage ratio exposures	
		a	b
		30.06.2026	31.12.2025
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	10.95%	10.62%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%
EU-26b	of which: to be made up of CET1 capital	0.00%	0.00%
27	Leverage ratio buffer requirement (%)	0.00%	0.00%
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	n/a	n/a
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	81,671,185	232,597,358
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	72,674,238	321,327,515
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	11,005,875,186	10,882,040,724
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	11,005,875,186	10,882,040,724
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	10.94%	10.71%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	10.94%	10.71%

Table 28_EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

EUR

		a
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	16,275,087,360
EU-2	Trading book exposures	-
EU-3	Banking book exposures, of which:	16,275,087,360
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	1,949,296,078
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	161,620,322
EU-7	Institutions	669,867,200
EU-8	Secured by mortgages of immovable properties	4,565,692,428
EU-9	Retail exposures	3,798,022,062
EU-10	Corporates	3,177,042,007
EU-11	Exposures in default	236,963,160
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	1,716,584,102

17.17 Appendix 17 – Quantitative information on LCR

Table 29_EU LIQ1 - Quantitative information of LCR

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYY)	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25
EU 1b	Number of data points used in the calculation of averages								
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					1,684,410,237	1,651,901,494	1,606,953,660	1,526,829,065
CASH - OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	5,177,072,110	5,024,294,908	4,836,127,304	4,663,530,069	406,774,196	395,775,214	380,911,649	364,541,919
3	*Stable deposits*	3,424,832,293	3,316,675,953	3,200,511,878	3,120,896,416	171,241,615	165,833,798	160,025,594	156,044,821
4	*Less stable deposits*	1,745,647,373	1,695,606,338	1,618,498,799	1,520,219,451	235,532,581	229,941,416	220,886,055	208,497,098
5	Unsecured wholesale funding	2,078,629,494	2,022,904,012	1,944,151,365	1,855,578,915	881,927,630	860,051,105	824,014,082	780,039,296
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	-	-	-	-	-	-	-	-
7	*Non-operational deposits (all counterparties)*	2,075,739,121	2,019,956,107	1,939,851,745	1,854,061,368	879,037,257	857,103,200	819,714,462	778,521,748
8	*Unsecured debt*	2,890,373	2,947,905	4,299,620	1,517,548	2,890,373	2,947,905	4,299,620	1,517,548
9	*Secured wholesale funding*	-				-	-	-	-
10	Additional requirements	1,477,944,564	1,429,485,212	1,382,083,871	1,332,538,881	150,676,040	148,786,253	141,421,852	134,406,830
11	*Outflows related to derivative exposures and other collateral requirements*	7,929,935	10,958,009	8,579,636	8,052,070	7,929,935	10,958,009	8,579,636	8,052,070
12	*Outflows related to loss of funding on debt products*	168,905	142,850	165,219	85,435	168,905	142,850	165,219	85,435
13	*Credit and liquidity facilities*	1,469,845,723	1,418,384,352	1,373,339,015	1,324,401,375	142,577,200	137,685,393	132,676,997	126,269,325
14	Other contractual funding obligations	65,591,199	66,758,923	69,387,332	77,494,036	43,553,066	47,906,336	52,758,715	63,836,719
15	Other contingent funding obligations	943,700,267	931,641,973	913,031,239	904,244,158	70,372,814	70,689,526	71,262,920	71,867,714
16	TOTAL CASH OUTFLOWS					1,548,618,646	1,515,749,593	1,466,683,568	1,413,338,819

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYY)	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25	30-Jun-26	31-Mar-26	31-Dec-25	30-Sep-25
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	220,093,989	259,410,267	283,407,566	299,835,653	220,093,989	259,410,267	283,407,566	299,835,653
18	Inflows from fully performing exposures	736,465,108	734,569,906	699,791,318	690,228,464	616,752,649	622,891,015	592,734,750	582,639,992
19	Other cash inflows	18,197,047	22,482,879	25,750,888	28,992,603	18,197,047	22,482,879	25,750,888	28,992,603
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)					-	-	-	-
20	TOTAL CASH INFLOWS	974,756,144	1,016,463,052	1,008,949,772	1,019,056,719	855,017,379	904,707,957	901,856,710	911,442,564
EU-20a	*Fully exempt inflows*	-	-	-	-	-			
EU-20b	*Inflows subject to 90% cap*	-	-	-	-	-			
EU-20c	*Inflows subject to 75% cap*	974,729,838	1,016,386,848	1,008,913,277	1,019,031,036	855,017,379	904,707,957	901,856,710	911,442,564
TOTAL ADJUSTED VALUE									
EU-21	LIQUIDITY BUFFER					1,684,410,237	1,651,901,494	1,606,953,660	1,526,829,065
22	TOTAL NET CASH OUTFLOWS					693,601,267	611,041,636	564,826,858	501,926,451
23	LIQUIDITY COVERAGE RATIO					245.9%	273.9%	289.6%	311.7%

17.18 Appendix 18 – Quantitative information on NSFR

Table 30_EU LIQ2: Net Stable Funding Ratio as of 30.06.2026.

in EUR		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	**1,242,625,891**	**2,851,644**	**0**	**1,349,893,723**	**1,349,893,723**
2	*Own funds*	1,242,625,891	2,851,644	0	107,267,832	1,349,893,723
3	*Other capital instruments*		0	0	0	0
4	Retail deposits		**5,092,752,291**	**145,967,908**	**93,097,921**	**4,984,469,032**
5	*Stable deposits*		3,439,192,694	91,265,935	25,502,591	3,379,438,289
6	*Less stable deposits*		1,653,559,597	54,701,973	67,595,329	1,605,030,743
7	Wholesale funding:		**2,368,389,424**	**462,577,113**	**582,912,132**	**1,861,688,644**
8	*Operational deposits*		0	0	0	0
9	*Other wholesale funding*		2,368,389,424	462,577,113	582,912,132	1,861,688,644
10	Interdependent liabilities		**0**	**0**	**0**	**0**
11	Other liabilities:	**488,514**	**143,981,255**	**4,838,547**	**24,331,215**	**26,750,489**
12	*NSFR derivative liabilities*	488,514				*0*
13	*All other liabilities and capital instruments not included in the above categories*		143,981,255	4,838,547	24,331,215	26,750,489
14	**Total available stable funding (ASF)**					**8,222,801,887**
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					**33,858,755**
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		**0**	**0**	**0**	**0**
16	Deposits held at other financial institutions for operational purposes		**6,303,390**	**0**	**0**	**3,151,695**
17	Performing loans and securities:		**1,752,807,945**	**968,832,780**	**4,492,991,689**	**4,885,461,881**
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		0	0	0	0
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		505,644,753	30,000,378	31,117,920	96,456,979
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		1,199,597,036	839,288,601	3,792,968,606	4,591,075,481
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		13,688,402	49,580,070	56,096,479	382,960,745
22	*Performing residential mortgages, of which:*		26,188,483	29,039,468	494,504,905	0
23	*With a risk weight of less than or equal to 35% under the*		24,718,186	25,765,148	445,572,509	0

in EUR		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	Basel II Standardised Approach for credit risk					
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		21,377,673	70,504,333	174,400,258	197,929,421
25	Interdependent assets		**0**	**0**	**0**	**0**
26	Other assets:		**1,191,916,151**	**8,947,305**	**153,150,743**	**297,682,628**
27	*Physical traded commodities*				0	0
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*					0
29	*NSFR derivative assets*					0
30	*NSFR derivative liabilities before deduction of variation margin posted*		1,495,651			74,783
31	*All other assets not included in the above categories*		1,190,420,500	8,947,305	153,150,743	297,607,845
32	Off-balance sheet items		**500,810,378**	**449,416,781**	**998,098,614**	**111,778,688**
33	**Total RSF**					**5,331,933,647**
34	**Net Stable Funding Ratio (%)**					**154.22%**

Table 31_EU LIQ2: Net Stable Funding Ratio as of 31.03.2026

in EUR		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	**1,243,250,552**	**0**	**0**	**111,056,196**	**1,354,306,748**
2	*Own funds*	1,243,250,552	0	0	114,840,827	1,354,306,748
3	*Other capital instruments*		0	0	0	0
4	Retail deposits		**4,984,701,254**	**147,344,807**	**81,250,354**	**4,873,884,745**
5	*Stable deposits*		3,375,958,590	99,900,126	33,357,192	3,335,422,973
6	*Less stable deposits*		1,608,742,665	47,444,680	47,893,162	1,538,461,772
7	Wholesale funding:		**2,369,612,943**	**372,089,773**	**468,558,029**	**1,613,382,334**
8	*Operational deposits*		0	0	0	0
9	*Other wholesale funding*		2,369,612,943	372,089,773	468,558,029	1,613,382,334
10	Interdependent liabilities		**0**	**0**	**0**	**0**
11	Other liabilities:	**622,404**	**151,758,874**	**1,795,119**	**9,408,336**	**10,305,896**
12	*NSFR derivative liabilities*	622,404				*0*
13	*All other liabilities and capital instruments not included in the above categories*		151,758,874	1,795,119	9,408,336	10,305,896
14	**Total available stable funding (ASF)**					**7,851,879,723**
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					**36,294,621**
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		**0**	**0**	**0**	**0**
16	Deposits held at other financial institutions for operational purposes		**5,558,627**	**0**	**0**	**2,779,314**

	in EUR	Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
17	Performing loans and securities:		**1,738,842,743**	**958,613,938**	**4,406,242,176**	**4,776,357,616**
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		0	0	0	0
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		551,623,966	15,857,173	20,497,870	83,343,258
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		1,131,500,800	849,485,038	3,699,945,471	4,477,613,196
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		15,734,083	23,297,481	73,897,459	382,169,270
22	*Performing residential mortgages, of which:*		31,544,582	24,598,704	491,382,021	0
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		29,026,731	23,011,969	444,001,214	0
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		24,173,395	68,673,024	194,416,814	215,401,162
25	Interdependent assets		**0**	**0**	**0**	**0**
26	Other assets:		**1,230,833,010**	**10,447,127**	**151,509,906**	**299,171,807**
27	*Physical traded commodities*				0	0
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*					0
29	*NSFR derivative assets*		48,555			48,555
30	*NSFR derivative liabilities before deduction of variation margin posted*					0
31	*All other assets not included in the above categories*		1,230,784,456	10,447,127	151,509,906	299,123,252
32	Off-balance sheet items		**509,248,469**	**434,366,870**	**964,630,473**	**111,378,104**
33	**Total RSF**					**5,225,981,462**
34	**Net Stable Funding Ratio (%)**					**150.25%**

Table 32_EU LIQ2: Net Stable Funding Ratio as of 31.12.2025

in EUR		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	**1,197,599,800**	**0**	**0**	**114,840,827**	**1,312,440,627**
2	*Own funds*	1,197,599,800	0	0	114,840,827	1,312,440,627
3	*Other capital instruments*		0	0	0	0
4	Retail deposits		**4,155,343,931**	**877,771,039**	**159,039,950**	**4,852,182,479**
5	*Stable deposits*		2,871,463,271	395,317,854	101,436,820	3,204,878,889
6	*Less stable deposits*		1,283,880,660	482,453,185	57,603,130	1,647,303,590
7	Wholesale funding:		**2,530,954,639**	**337,472,687**	**493,234,049**	**1,810,521,463**
8	*Operational deposits*		0	0	0	0
9	*Other wholesale funding*		2,530,954,639	337,472,687	493,234,049	1,810,521,463
10	Interdependent liabilities		**0**	**0**	**0**	**0**
11	Other liabilities:	**15,523**	**204,861,000**	**8,347,876**	**12,610,034**	**16,783,972**
12	*NSFR derivative liabilities*	15,523	*0*			
13	*All other liabilities and capital instruments not included in the above categories*		204,861,000	8,347,876	12,610,034	16,783,972
14	**Total available stable funding (ASF)**					**7,991,928,542**
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					**37,353,685**
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		**0**	**0**	**0**	**0**
16	Deposits held at other financial institutions for operational purposes		**8,400,832**	**0**	**0**	**4,200,416**
17	Performing loans and securities:		**1,509,229,573**	**849,430,544**	**4,450,018,147**	**4,671,466,238**
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		5,977,060	0	0	0
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		448,624,846	24,547,270	18,424,060	75,560,179
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		973,599,404	757,707,067	3,816,536,033	4,448,632,537
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		20,600,632	22,456,610	107,063,605	412,346,133
22	*Performing residential mortgages, of which:*		15,505,527	32,240,170	505,212,742	0
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		15,162,032	23,002,954	464,836,426	0

in EUR		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		65,522,736	34,936,037	109,845,312	147,273,522
25	Interdependent assets		**0**	**0**	**0**	**0**
26	Other assets:		**1,310,688,701**	**6,247,660**	**233,093,570**	**341,640,685**
27	*Physical traded commodities*				0	0
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*					0
29	*NSFR derivative assets*		82,379			82,379
30	*NSFR derivative liabilities before deduction of variation margin posted*					0
31	*All other assets not included in the above categories*		1,310,606,322	6,247,660	233,093,570	341,558,306
32	Off-balance sheet items		**854,142,372**	**559,797,432**	**649,010,777**	**111,927,448**
33	**Total RSF**					**5,166,588,473**
34	**Net Stable Funding Ratio (%)**					**154.68%**

Table 33_EU LIQ2: Net Stable Funding Ratio as of 30.09.2025

in EUR		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	**1,202,884,999**	**0**	**0**	**59,373,723**	**1,262,258,722**
2	*Own funds*	1,202,884,999	0	0	59,373,723	1,262,258,722
3	*Other capital instruments*		0	0	0	0
4	Retail deposits		**4,596,132,266**	**442,268,914**	**135,748,837**	**4,835,000,625**
5	*Stable deposits*		3,086,129,940	207,684,598	72,311,003	3,201,434,814
6	*Less stable deposits*		1,510,002,326	234,584,316	63,437,834	1,633,565,812
7	Wholesale funding:		**2,362,271,480**	**332,822,041**	**403,665,384**	**1,636,987,058**
8	*Operational deposits*		0	0	0	0
9	*Other wholesale funding*		2,362,271,480	332,822,041	403,665,384	1,636,987,058
10	Interdependent liabilities		**0**	**0**	**0**	**0**
11	Other liabilities:	**211,374**	**238,802,688**	**3,044,495**	**15,868,471**	**17,390,719**
12	*NSFR derivative liabilities*	211,374	*0*			
13	*All other liabilities and capital instruments not included in the above categories*		238,802,688	3,044,495	15,868,471	17,390,719
14	**Total available stable funding (ASF)**					**7,751,637,124**
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					**35,102,592**
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		**0**	**0**	**0**	**0**
16	Deposits held at other financial institutions for operational purposes		**6,308,764**	**0**	**0**	**3,154,382**
17	Performing loans and securities:		**1,536,150,864**	**837,496,035**	**4,263,640,193**	**4,521,205,155**

in EUR		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
18	*Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut*		5,602,873	0	0	0
19	*Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions*		470,768,171	15,080,145	20,585,099	75,201,989
20	*Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:*		985,343,664	763,409,348	3,662,205,067	4,296,919,441
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		22,972,180	15,329,619	103,259,191	380,039,994
22	*Performing residential mortgages, of which:*		13,180,681	24,663,572	465,990,497	0
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		12,801,257	24,231,693	423,467,916	0
24	*Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products*		61,255,476	34,342,969	114,859,529	149,083,725
25	Interdependent assets		**0**	**0**	**0**	**0**
26	Other assets:		**1,282,736,531**	**4,733,827**	**237,431,282**	**348,122,811**
27	*Physical traded commodities*				0	0
28	*Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs*					0
29	*NSFR derivative assets*		53,382			53,382
30	*NSFR derivative liabilities before deduction of variation margin posted*					0
31	*All other assets not included in the above categories*		1,282,683,149	4,733,827	237,431,282	348,069,429
32	Off-balance sheet items		**809,564,330**	**659,685,015**	**432,127,376**	**101,705,069**
33	**Total RSF**					**5,009,290,010**
34	**Net Stable Funding Ratio (%)**					**154.75%**

17.19 Appendix 19 – Use of Credit Risk Mitigation Techniques

Table 34_EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

EUR

		Unsecured carrying amount	Secured carrying amount			
				Of which **secured by collateral**	Of which **secured by financial guarantees**	Of which **secured by credit derivatives**
		a	b	c	d	e
1	Loans and advances	5,216,452,669	3,202,120,476	3,061,261,112	140,859,365	32,058,502
2	Debt securities	1,275,276,272	4,897,250	-	4,897,250	-
3	**Total**	**6,491,728,941**	**3,207,017,726**	**3,061,261,112**	**145,756,615**	**32,058,502**
4	*Of which non-performing exposures*	49,852,202	63,362,936	60,935,670	2,427,267	1,137,983
EU-5	*Of which defaulted*	49,852,202	63,362,936			

18 Appendix B - Overview of required information, frequency and responsibilities for data disclosure

AikGroup in this Appendix specifies regulatory required information in line with EBA CRR and following amendments, accompanied with name of uniform tables that have to be used for disclosure of quantitative and qualitative data for certain parts of Disclosure Report.

In the Appendix AikGroup also specifies disclosures that are not applicable for the Group, with reasoning.

Table 355_Regulatory required information in line with EBA CRR

Point in CRR 575/2013 / Name of the table	Required information
431-434	**Introduction:** Regulations regarding Pillar 3, obligation of the Group to disclose information, general info
435.1	**Risk Management Objectives and Policies:**
EU_OVA EU_CRA EU_MRA EU_LIQA EU_ORA	For each separate category of risk:
	a) strategies and processes to manage those risks EU_OVA, EU_LIQA, EU_CRA, EU_MRA, EU_ORA
	b) structure and organisation of the relevant risk management function, including information on its hierarchy and status, or other suitable arrangements EU_OVA, EU_LIQA, EU_CRA, EU_MRA, EU_ORA
	c) the scope and nature of risk reporting and measurement systems EU_OVA, EU_LIQA, EU_MRA, EU_ORA
	d) the policies for hedging and mitigating risk, and the strategies and processes for monitoring the continuing effectiveness of hedges and mitigants EU_OVA, EU_LIQA, EU_CRA, EU_MRA, EU_ORA
	e) a declaration approved by the management body on the adequacy of risk management arrangements EU_OVA, EU_LIQA, EU_ORA
	f) a concise risk statement approved by the management body succinctly describing the relevant institution's overall risk profile: (i) key ratios and figures providing external stakeholders with a comprehensive view of the institution's management of risk (ii) information on intragroup transactions and transactions with related parties that may have a material impact on the risk profile of the consolidated group EU_OVA, EU_LIQA EU_CRA, EU_ORA
435.2	**Governance Arrangement:**
EU_OVB	a) the number of directorships held by members of the management body EU_OVB
	b) the recruitment policy for the selection of members of the management body and their actual knowledge, skills and expertise EU_OVB
	c) the policy on diversity with regard to selection of members of the management body, its objectives and any relevant targets set out in that policy, and the extent to which these objectives and targets have been achieved EU_OVB
	d) setting up a separate risk committee and the number of times the risk committee has met EU_OVB
	e) the description of the information flow on risk to the management body EU_OVB
436	**Scope of Application:**
EU_LI1	a) the name of the Group to which the requirements of the regulation apply

Point in CRR 575/2013 / Name of the table	Required information
EU_LI2 EU_LI3 EU_LIA EU_LIB EU_PV1	b) a reconciliation between the consolidated financial statements prepared in accordance with the applicable accounting framework and the consolidated financial statements prepared in accordance with the requirements on regulatory consolidation pursuant to Sections 2 and 3 of Title II of Part One of CRR EU_LI1, EU_LIA,
	c) breakdown of assets and liabilities of the consolidated financial statements prepared in accordance with the requirements on regulatory consolidation pursuant to Sections 2 and 3 of Title II of Part One, broken down by type of risks EU_LI3
	d) reconciliation identifying the main sources of differences between the carrying value amounts in the financial statements under the regulatory scope of consolidation as defined in Sections 2 and 3 of Title II of Part One, and the exposure amount used for regulatory purposes EU_LI2, EU_LIA
	e) or exposures from the trading book and the non-trading book that are adjusted in accordance with Article 34 and Article 105, a breakdown of the amounts of the constituent elements of an institution's prudent valuation adjustment, by type of risks, and the total of constituent elements separately for the trading book and non-trading book positions EU_PV1 Not applicable, AikGroup does not apply core approach for determination of additional valuation adjustment.
	f) any current or foreseen material practical or legal impediment to the prompt transfer of own funds or repayment of liabilities among the parent undertaking and its subsidiaries EU_LIB
	g) the aggregate amount by which the actual own funds are less than required in all subsidiaries not included in the consolidation, and the name or names of such subsidiaries EU_LIB
	h) the circumstances under which use is made of the derogation referred to in Article 7 or the individual consolidation method laid down in Article 9, where applicable EU_LIB
437	**Own Funds:**
EU_CC1 EU_CC2 EU_CCA	a) a full reconciliation of own funds items and filters and deductions applied to own funds and the balance sheet EU_CC1, EU_CC2
	b) a description of the main features of the instruments of individual categories of own funds issued by the Group EU_CCA
	c) the full terms and conditions of all instruments of individual categories of own funds EU_CCA
	d) separate disclosure of the nature and amounts of prudential filters and deductions from own funds EU_CC1
	e) a description of all restrictions applied to the calculation of own funds in accordance with the regulation and the instruments, prudential filters, and deductions to which those restrictions apply EU_CC1
	f) basis on which capital ratios are calculated (if made on a basis other than that laid down in the CRR) EU_CC1 Not applicable, AikGroup calculates capital ratios based on CRR
437a	**Own funds and eligible liabilities**
	1.Subject to Articles 92a or 92b and to the exceptions set out in paragraph 2 of this Article, institutions identified as resolution entities and that are a G-SII or part of a G-SII shall at all times satisfy requirements for own funds and eligible liabilities set in this point Not applicable, AikGroup is not G-SII or part of G-SII

Point in CRR 575/2013 / Name of the table	Required information
438	**Own funds requirements and risk-weighted exposure amounts:**
EU_OV1 EU_KM1 EU_INS1 EU_INS2 EU_OVC EU_CR8 EU_CR10 EU_CCR7 EU_MR2-B EU CMS1 EU CMS2 EU CVA4	a) a summary of the approach to assessing the adequacy of its internal capital to support current and future activities EU_OVC
	b) the amount of the additional own funds requirements based on the supervisory review process EU_KM1
	c) upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process EU OVC Not included, there is no demand from competent authority
	d) the total risk exposure amount as calculated in accordance with Article 92(3) and the corresponding own funds requirements as determined in accordance with Article 92(2), to be broken down by the different risk categories or risk exposure classes, as applicable, set out in Part Three of CRR. EU_OV1 EU_CMS1 - Not applicable, AikGroup does not use IRB approach for calculating Credit risk RWA, EU_CVA4 – Not applicable, AikGroup does not use Standardized approach for CVA
	da) where required to calculate the un-floored total risk exposure amount as calculated in accordance with Article 92(4), and the standardised total risk exposure amount as calculated in accordance with Article 92(5), to be broken down by the different risk categories or risk exposure classes, as applicable, set out in Part Three of CRR EU CMS2 Not applicable, AikGroup does not use IRB approach for calculating Credit risk RWA
	e) the on- and off-balance-sheet exposures, the risk-weighted exposure amounts and associated expected losses for each category of specialised lending referred to Table 1 of Article 153(5) and the on- and off-balance-sheet exposures and risk-weighted exposure amounts for the categories of equity exposures set out in Article 133(3) to (6), and Article 495a(3). EU_CR10 Not applicable, AikGroup does not use simple risk weighted approach
	f) exposure value and the risk-weighted exposure amount of own funds instruments held in any insurance undertaking, reinsurance undertaking or insurance holding company that the institutions do not deduct from their own funds in accordance with Article 49 EU_INS1 Not applicable, AikGroup does not hold insurance or re-insurance undertakings or insurance holding company.
	g) supplementary own funds requirement and the capital adequacy ratio of the financial conglomerate calculated in accordance with Article 6 of Directive 2002/87/EC and Annex I to that Directive where method 1 or 2 set out in that Annex is applied EU INS 2 Not applicable, AikGroup is not part of financial conglomerate
	h) variations in the risk-weighted exposure amounts of the current disclosure period compared to the immediately preceding disclosure period that result from the use of internal models, including an outline of the key drivers explaining those variations EU_CCR7, EU_MR2-B, EU_CR8, EU_CVA4 Not applicable, AikGroup does not apply IRB approach, IMM or IMA
439	**Exposure to Counterparty Credit Risk (CCR)**
EU_CCRA EU_CCR1 EU_CCR3	a) description of the methodology used to assign internal capital and credit limits for counterparty credit exposures, including the methods to assign those limits to exposures to central counterparties EU_CCRA

Point in CRR 575/2013 / Name of the table	Required information
EU_CCR4 EU_CCR5 EU_CCR6 EU_CCR8	b) description of policies related to guarantees and other credit risk mitigants, such as the policies for securing collateral and establishing credit reserves EU_CCRA
	c) description of policies with respect to General Wrong-Way risk and Specific Wrong-Way risk as defined in Article 291 EU_CCRA Not applicable, AikGroup does not define/use General Wrong-Way risk and Specific Wrong-Way risk
	d) amount of collateral the institution would have to provide if its credit rating was downgraded EU_CCRA
	e) amount of segregated and unsegregated collateral received and posted per type of collateral, further broken down between collateral used for derivatives and securities financing transactions EU_CCR5
	f) for derivative transactions, the exposure values before and after the effect of the credit risk mitigation as determined under the methods set out in Sections 3 to 6 of Chapter 6 of Title II of Part Three, whichever method is applicable, and the associated risk exposure amounts broken down by applicable method EU_CCR1
	g) for securities financing transactions, the exposure values before and after the effect of the credit risk mitigation as determined under the methods set out in Chapters 4 and 6 of Title II of Part Three, whichever method is used, and the associated risk exposure amounts broken down by applicable method EU_CCR1
	h) exposure values after credit risk mitigation effects and the associated risk exposures for credit valuation adjustment capital charge, separately for each method as set out in Title VI of Part Three EU_CCR1
	i) exposure value to central counterparties and the associated risk exposures within the scope of Section 9 of Chapter 6 of Title II of Part Three, separately for qualifying and non-qualifying central counterparties, and broken down by types of exposures EU_CCR8 Not applicable, AikGroup does not have any exposure value to central counterparties at reference date
	j) notional amounts and fair value of credit derivative transactions, credit derivative transactions shall be broken down by product type, within each product type, credit derivative transactions shall be broken down further by credit protection bought and credit protection sold EU_CCR6 Not applicable, AikGroup does not have any CDS in its portfolio at reference date
	k) estimate of alpha where the institution has received the permission of the competent authorities to use its own estimate of alpha in accordance with Article 284(9) EU_CCR1 Not applicable, AikGroup does not apply own estimates of scaling factor
	l) the disclosures included in point (e) of Article 444 and point (g) of Article 452 EU CCR3, EU_CCR4 (n/a) - template not applicable, AikGroup does not apply IRB approach
	m) for institutions using the methods set out in Sections 4 to 5 of Chapter 6 of Title II Part Three, the size of their on- and off-balance-sheet derivative business as calculated in accordance with Article 273a(1) or (2), as applicable EU_CCR1
440	**Countercyclical Capital Buffers**

Point in CRR 575/2013 / Name of the table	Required information
EU_CCyB1 EU_CCyB2	a) geographical distribution of the exposure amounts, and risk-weighted exposure amounts of Group's credit exposures used as a basis for the calculation of its countercyclical capital buffer EU CCyB1
	b) amount of Group-specific countercyclical capital buffer EU CCyB2
441	**Indicators of Global Systemic Importance**
	Institutions identified as G-SIIs in accordance with Article 131 of Directive 2013/36/EU shall disclose, on an annual basis, the values of the indicators used for determining the score of the institutions in accordance with the identification methodology referred to in that Article. Not applicable, AikGroup is not G-SII
442	**Exposures to credit risk and dilution risk:**
EU_CRB EU_CQ1 EU_CQ2 EU_CQ3 EU_CQ4 EU_CQ5 EU_CQ6 EU_CQ7 EU_CQ8 EU_CR1 EU_CR1-A EU_CR2 EU_CR2a	a) scope and definitions used for accounting purposes of 'past due' and 'impaired' and the differences, if any, between the definitions of 'past due' and 'default' for accounting and regulatory purposes EU_CRB
	b) a description of the approaches and methods adopted for determining specific and general credit risk adjustments EU_CRB
	c) information on the amount and quality of performing, non-performing and forborne exposures for loans, debt securities and off-balance-sheet exposures, including their related accumulated impairment, provisions, and negative fair value changes due to credit risk and amounts of collateral and financial guarantees received EU_CR1, EU_CR2a, EU_CQ1, EU_CQ2, EU_CQ4, EU_CQ5, EU_CQ6, EU_CQ7, EU_CQ8 EU_CR2a, EU_CQ2, EU_CQ6, EU_CQ8 - Not applicable :if F24.00 (NPL<5%)
	d) ageing analysis of accounting past due exposures EU_CQ3
	e) gross carrying amounts of both defaulted and non-defaulted exposures, the accumulated specific and general credit risk adjustments, the accumulated write-offs taken against those exposures and the net carrying amounts and their distribution by geographical area and industry type and for loans, debt securities and off-balance-sheet EU_CQ4, EU_CQ5
	f) any changes in the gross amount of defaulted on- and off-balance-sheet exposures, including, as a minimum, information on the opening and closing balances of those exposures, the gross amount of any of those exposures reverted to non-defaulted status or subject to a write-off EU CR1, EU CR2, EU CR2a EU_CR2, EU_CR2a- Not applicable if F24.00 (NPL<5%)
	g) breakdown of loans and debt securities by residual maturity EU_CR1-A
443	**Encumbered and Unencumbered Assets**
EU_AE1 EU_AE2 EU_AE3 EU_AE4	- disclose information concerning their encumbered and unencumbered assets
	- use the carrying amount per exposure class broken down by asset quality and the total amount of the carrying amount that is encumbered and unencumbered (shall not reveal emergency liquidity assistance provided by central banks)
	- related liabilities, conditional liabilities or lent securities and assets, collateral held and issued own debt securities, except for covered bonds and collateralised securities that are encumbered
	- information on the meaning of encumbrance:
444	**The Use of the Standardised Approach:**
EU_CRD EU_CR4	a) the names of the nominated external credit assessment institution (ECAIS) or Export Credit Agencies (ECAs) and the reasons for any changes EU_CRD

Point in CRR 575/2013 / Name of the table	Required information
EU_CR5 EU_CC1	b) the exposure classes for which each ECAI or ECA is used EU_CRD
	c) a description of the process used to transfer the issuer and issue credit assessments onto items not included in the trading book EU_CRD
	d) the association of the external rating of each nominated ECAI or ECA with the credit quality steps prescribed in the CRR regulation (Part Three, Title II, Chapter 2), if the association does not comply with the standard association scheme published by EBA (also the Bank of Slovenia) EU_CRD
	e) the exposure values and the exposure values after credit risk mitigation (credit protection) associated with each credit quality step prescribed in Part Three, Title II, Chapter 2 of the CRR regulation as well as those deducted from own funds EU_CR4, EU_CR5, EU_CC1
445	**Exposure to Market Risk under standardised approach**
EU_MR1 EU_MR3	1. Institutions that have not been granted permission by competent authorities to use the alternative internal model approach as set out in Article 325az, and that use the simplified standardised approach in accordance with Article 325a or the alternative standardised approach in accordance with Part Three, Title IV, Chapter 1a, shall disclose an overview of their trading book positions. EU_MR3 Not applicable, AikGroup does not apply IMA approach.
	2. Institutions calculating their own funds requirements in accordance with Part Three, Title IV, Chapter 1a, shall disclose their total own funds requirements, own funds requirements for the sensitivities-based method, default risk charge and own funds requirements for residual risks. The disclosure of own funds requirements for the measures of the sensitivities-based method and for default risk shall be broken down into the following instruments: EU_MR1
	a)financial instruments other than securitisation instruments held in the trading book, with a breakdown by risk class, and a separate identification of the own funds requirements for default risk,
	b) securitisation instruments not held in the ACTP, with a separate identification of the own funds requirements for credit spread risk and of the own funds requirements for default risk,
	c) securitisation instruments held in the ACTP, with a separate identification of the own funds requirements for credit spread risk and of the own funds requirements for default risk.
445a	**Disclosure of credit valuation adjustment risk**
EU CVAA EU CVA1 EU CVAB EU CVA2 EU CVA3	1. Institutions subject to the own funds requirements for CVA risk shall disclose the following information:
	a) an overview of their processes to identify, measure, hedge and monitor their CVA risk EU CVAA
	b) whether institutions meet all of the conditions set out in Article 273a(2), where those conditions are met, whether institutions have chosen to calculate the own funds requirements for CVA risk using the simplified approach set out in Article 385, where institutions have chosen to calculate the own funds requirements for CVA risk using the simplified approach, the own funds requirements for CVA risk in accordance with that approach EU CVAA
	c) the total number of counterparties for which the standardised approach is used, with a breakdown by counterparty types. EU CVA3 Not applicable as AikGroup applies Simplified approach.
	2. Institutions using the standardised approach set out in Article 383 for calculating the own funds requirements for a)CVA risk shall disclose, in addition to the information referred to in paragraph 1 of this Article, the following information EU CVAB Not applicable as AikGroup applies Simplified approach.

Point in CRR 575/2013 / Name of the table	Required information
	b)the structure and the organisation of their internal CVA risk management function and governance
	their total own funds requirements for CVA risk under the standardised approach with a breakdown by risk class EU CVA3 Not applicable as AikGroup applies Simplified approach.
	c)an overview of the eligible hedges used in that calculation, with a breakdown by type of instruments set out in Article 386(2). EU CVA3 Not applicable as AikGroup applies Simplified approach.
	3. Institutions using the basic approach set out in Article 384 for calculating the own funds requirements for CVA risk shall disclose, in addition to the information referred to in paragraph 1 of this Article, the following information:
	a)their total own funds requirements for CVA risk under the basic approach, and the components $BACVA^{total}$ and $BACVAcsr^{-hedged}$, EU CVA1, EU CVA2 Not applicable as AikGroup applies Simplified approach.
	b)an overview of the eligible hedges used in that calculation, with a breakdown by type of instruments set out in Article 386(3). EU CVA2 Not applicable as AikGroup applies Simplified approach.
446	**Operational Risk Management**
	1. Group shall disclose the following information:
	a) the main characteristics and elements of their operational risk management framework, EU_ORA
	b) their own funds requirement for operational risk equal to the business indicator component calculated in accordance with Article 313, EU_OR3
	c) the business indicator, calculated in accordance with Article 314(1), and the amounts of each of the business indicator components and their sub-components for each of the three years relevant for the calculation of the business indicator, EU_OR2 Full disclosure under EU OR2 becomes applicable from the reference date of 30 June 2026, i.e. once template C 16.02 becomes mandatory.
EU_ORA EU_OR1 EU_OR2 EU_OR3	d) the amount of the reduction of the business indicator for each exclusion from the business indicator in accordance with Article 315(2), as well as the corresponding justifications for such exclusions. EU_OR2
	2. Institutions that calculate their annual operational risk losses in accordance with Article 316(1) shall disclose the following information in addition to the information referred to in paragraph 1 of this Article: EU_OR1 Not applicable as AikGroup does not breach threshold set in Article 316 of CRR.
	a) annual operational risk losses for each of the last 10 financial years, calculated in accordance with Article 316(1), if applicable Not applicable as AikGroup does not breach threshold set in Article 316 of CRR.
	b) the number of exceptional operational risk events and the amounts of the corresponding aggregated net operational risk losses that were excluded from the calculation of the annual operational risk loss in accordance with Article 320(1), for each of the last 10 financial years, and the corresponding justifications for those exclusions.', if applicable Not applicable as AikGroup does not breach threshold set in Article 316 of CRR
447	**Disclosure of key metrics**

Point in CRR 575/2013 / Name of the table	Required information
EU_KM1	a) the composition of their own funds and their risk-based capital ratios as calculated in accordance with Article 92(2) EU_KM1
	aa) where applicable, the risk-based capital ratios as calculated in accordance with Article 92(2), by using the un-floored total risk exposure amount instead of the total risk exposure amount, EU_KM1
	b) the total risk exposure amount as calculated in accordance with Article 92(3) and, where applicable, the un-floored total risk exposure amount as calculated in accordance with Article 92(4) EU_KM1
	c) the amount and composition of additional own funds which the institutions are required to hold in accordance with point (a) of Article 104(1) of Directive 2013/36/EU, if applicable EU_KM1
	d) the combined buffer requirement which the institutions are required to hold in accordance with Chapter 4 of Title VII of Directive 2013/36/EU EU_KM1
	e) leverage ratio and the total exposure measure as calculated in accordance with Article 429 EU_KM1
	f) information in relation to their liquidity coverage ratio as calculated in accordance with the delegated act referred to in Article 460(1): i)the average or averages, as applicable, of their liquidity coverage ratio based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period, (ii)the average or averages, as applicable, of total liquid assets, after applying the relevant haircuts, included in the liquidity buffer pursuant to the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period, (iii)the averages of their liquidity outflows, inflows and net liquidity outflows as calculated pursuant to the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period EU_KM1
	g) the following information in relation to net stable funding requirement as calculated in accordance with Title IV of Part Six: (i)the net stable funding ratio at the end of each quarter of the relevant disclosure period, (ii)the available stable funding at the end of each quarter of the relevant disclosure period, (iii)the required stable funding at the end of each quarter of the relevant disclosure period EU_KM1
	h) own funds and eligible liabilities ratios and their components, numerator, and denominator, as calculated in accordance with Articles 92a and 92b and broken down at the level of each resolution group, where applicable Not applicable, AikGroup is not G-SII
448	**Exposure to Interest Rate Risk on Positions Not held in the Trading Book**
EU_IRRBBA EU_IRRBB1	a) changes in the economic value of equity calculated under the six supervisory shock scenarios referred to in Article 98(5) of Directive 2013/36/EU for the current and previous disclosure periods EU_IRRBB1
	b) changes in the net interest income calculated under the two supervisory shock scenarios referred to in Article 98(5) of Directive 2013/36/EU for the current and previous disclosure periods EU_IRRBB1
	c) description of key modelling and parametric assumptions, other than those referred to in points (b) and (c) of Article 98(5a) of Directive 2013/36/EU used to calculate changes in the

Point in CRR 575/2013 / Name of the table	Required information
	economic value of equity and in the net interest income required under points (a) and (b) of this paragraph EU_IRRBBA
	d) explanation of the significance of the risk measures disclosed under points (a) and (b) of this paragraph and of any significant variations of those risk measures since the previous disclosure reference date EU_IRRBBA
	e) description of how institutions define, measure, mitigate and control the interest rate risk of their non-trading book activities for the purposes of the competent authorities' review in accordance with Article 84 of Directive 2013/36/EU, including: (i)a description of the specific risk measures that the institutions use to evaluate changes in their economic value of equity and in their net interest income, (ii)a description of the key modelling and parametric assumptions used in the institutions' internal measurement systems that would differ from the common modelling and parametric assumptions referred to in Article 98(5a) of Directive 2013/36/EU for the purpose of calculating changes to the economic value of equity and to the net interest income, including the rationale for those differences, (iii)a description of the interest rate shock scenarios that institutions use to estimate the interest rate risk, (iv)the recognition of the effect of hedges against those interest rate risks, including internal hedges that meet the requirements laid down in Article 106(3), (v)an outline of how often the evaluation of the interest rate risk occurs EU_IRRBBA
	f) description of the overall risk management and mitigation strategies for those risks EU_IRRBBA
	g) average and longest repricing maturity assigned to non-maturity deposits EU_IRRBBA
449	**Exposure to Securitisation Positions**
EU-SECA EU-SEC1 EU-SEC2 EU-SEC3 EU-SEC4 EU-SEC5	Institutions calculating risk-weighted exposure amounts in accordance with Chapter 5 of Title II of Part Three or own funds requirements in accordance with Articles 337 or 338 shall disclose the information separately for their trading book and non-trading book activities where relevant Not applicable, securitization transactions are not in place in AikGroup
449a	**Environmental, social and governance risks (ESG risks)**
Annex 39: Template 1-3: qualitative data on ESG Template 1-10: quantitative data	From 28 June 2022, large institutions which have issued securities that are admitted to trading on a regulated market of any Member State, as defined in point (21) of Article 4(1) of Directive 2014/65/EU, shall disclose information on ESG risks, including physical risks and transition risks, as defined in the report referred to in Article 98(8) of Directive 2013/36/EU. The Group discloses information on ESG risks, including: a) the total amount of exposures to fossil fuel sector entities, b) how Group integrate the identified ESG risks in their business strategy and processes, and governance and risk management. The information referred to in the first paragraph shall be disclosed on an annual basis for the first year and semi-annually thereafter. GAR and Taxonomy Regulation (templates 6 - 10): Disclosure obligations and ad-hoc collection* are suspended until end-2026
449b	**Aggregate exposure to shadow banking entities**
EU SB1	The Group discloses the information concerning their aggregate exposure to shadow banking entities, as referred to in Article 394(2), second subparagraph. EU SB1 Institutions subject to Article 433a of Regulation (EU) No 575/2013 which have issued securities that are admitted to trading on a regulated market of any Member State, as defined in point (21) of Article 4(1) of Directive 2014/65/EU, shall apply Regulation amending the

Point in CRR 575/2013 / Name of the table	Required information
	implementing technical standards laid down in Commission Implementing Regulation (EU) 2024/3172 as regards the disclosure of ..... the information on the aggregate exposure to shadow banking entities .... **starting with the reference date as of 31 December 2026**. Until then, such institutions, shall continue preparing their disclosure requirements in accordance with the Implementing Regulation (EU) 2024/3172 as applicable on 1 January 2025.[3]
450	**Remuneration Policy:**
EU_REMA EU_REM1 EU_REM2 EU_REM3 EU_REM4 EU_REM5	a) information concerning the decision-making process used for determining the remuneration policy as well as the number of meetings held by the main body overseeing remuneration during the financial year, including, where applicable, information about the composition and the mandate of a remuneration committee, the external consultant whose services have been used for the determination of the remuneration policy and the role of the relevant stakeholders EU_REMA
	b) information on link between pay and performance EU_REMA
	c) the most important design characteristics of the remuneration system, including information on the criteria used for performance measurement and risk adjustment, deferral policy and vesting criteria EU_REMA
	d) the ratios between fixed and variable remuneration EU_REMA
	e) information on the performance criteria on which the entitlement to shares, options or variable components of remuneration is based EU_REMA
	f) main parameters and rationale for any variable component scheme and any other non-cash benefits EU_REMA
	g) aggregate quantitative information on remuneration, broken down by business area EU_REM5
	h) aggregate quantitative information on remuneration, broken down by senior management and members of staff whose professional activities have a material impact on the risk profile of the institutions, indicating the following: (i)the amounts of remuneration awarded for the financial year, split into fixed remuneration including a description of the fixed components, and variable remuneration, and the number of beneficiaries, EU_REM1 (ii)the amounts and forms of awarded variable remuneration, split into cash, shares, share-linked instruments and other types separately for the part paid upfront and the deferred part, EU_REM1 (iii)the amounts of deferred remuneration awarded for previous performance periods, split into the amount due to vest in the financial year and the amount due to vest in subsequent years, EU_REM3 (iv)the amount of deferred remuneration due to vest in the financial year that is paid out during the financial year, and that is reduced through performance adjustments, EU_REM3 (v)the guaranteed variable remuneration awards during the financial year, and the number of beneficiaries of those awards, EU_REM2 (vi)the severance payments awarded in previous periods, that have been paid out during the financial year, EU_REM2 (vii)the amounts of severance payments awarded during the financial year, split into paid upfront and deferred, the number of beneficiaries of those payments and highest payment that has been awarded to a single person aggregate quantitative information on remuneration, broken down by senior management and members of staff whose actions have a material impact on the risk profile of the Group EU_REM2

[3] EBA/CP/2025/07 Consultation Paper, Draft ITS amending Commission Implementing Regulation (EU) 2024/3172, as regards the disclosures on ESG risks, equity exposures and the aggregate exposure to shadow banking entities

Point in CRR 575/2013 / Name of the table	Required information
	i) the number of individuals being remunerated 1 million Euros or more per financial year, with remuneration between 1 million and 5 million Euros broken down into pay bands of 500,000 Euros and with remuneration of 5 million Euros and above broken down into pay bands of 1 million Euros EU_REM4
	j) upon demand from the relevant Member State or competent authority, the total remuneration for each member of the management body or senior management EU_REMA
	k) information on whether the bank benefits from a derogation laid down in Article 94(3) of Directive 2013/36/EU EU_REMA
	2. For large institutions, the quantitative information on the remuneration of institutions' collective management body referred to in this Article shall also be made available to the public, differentiating between executive and non-executive members EU_REMA
451	**Leverage ratio**
EU_LR1 EU_LR2 EU_LR3 EU_LRA	a) leverage ratio and how the institutions apply Article 499(2) EU_LR1
	b) breakdown of the total exposure measure referred to in Article 429(4), as well as a reconciliation of the total exposure measure with the relevant information disclosed in published financial statements EU_LR1
	c) where applicable, the amount of exposures calculated in accordance with Articles 429(8) and 429a(1) and the adjusted leverage ratio calculated in accordance with Article 429a(7) EU_LR1
	d) description of the processes used to manage the risk of excessive leverage EU_LRA
	e) description of the factors that had an impact on the leverage ratio during the period to which the disclosed leverage ratio refers EU_LRA
	f) the amount of the additional own funds requirements based on the supervisory review process as referred to in Article 104(1), point (a), of Directive 2013/36/EU to address the risk of excessive leverage and its composition
	2. Credit Institutions as defined in Article 429a(2), shall disclose the leverage ratio without the adjustment to the total exposure measure determined in accordance with point (d) of the first subparagraph of Article 429a(1). EU_LR2
	3. In addition to points (a) and (b) of paragraph 1 of this Article, large institutions shall disclose the leverage ratio and the breakdown of the total exposure measure referred to in Article 429(4) based on averages calculated in accordance with the implementing act referred to in Article 430(7) EU_LR3
451a	**Liquidity Requirements**
EU_LIQA EU_LIQ1 EU_LIQB EU_LIQ2	Institutions that are subject to Part Six shall disclose information on their liquidity coverage ratio, net stable funding ratio and liquidity risk management in accordance with this Article
	2.Information in relation to their liquidity coverage ratio as calculated in accordance with the delegated act referred to in Article 460(1) EU_LIQ1, EU_LIQB
	a) average or averages, as applicable, of their liquidity coverage ratio based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period,
	b) average or averages, as applicable, of total liquid assets, after applying the relevant haircuts, included in the liquidity buffer pursuant to the delegated act referred to in Article 460(1), based

Point in CRR 575/2013 / Name of the table	Required information
	on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period, and a description of the composition of that liquidity buffer,
	c) averages of their liquidity outflows, inflows and net liquidity outflows as calculated in accordance with the delegated act referred to in Article 460(1), based on end-of-the-month observations over the preceding 12 months for each quarter of the relevant disclosure period and the description of their composition
	3. Information in relation to their net stable funding ratio as calculated in accordance with Title IV of Part Six EU_LIQ2
	a) quarter-end figures of their net stable funding ratio calculated in accordance with Chapter 2 of Title IV of Part Six for each quarter of the relevant disclosure period,
	b) an overview of the amount of available stable funding calculated in accordance with Chapter 3 of Title IV of Part Six,
	c)an overview of the amount of required stable funding calculated in accordance with Chapter 4 of Title IV of Part Six
	4. Disclosure of arrangements, systems, processes, and strategies put in place to identify, measure, manage and monitor their liquidity risk in accordance with Article 86 of Directive 2013/36/EU EU_LIQA
451b	**Disclosure of crypto-asset exposures and related activities**
	Institutions shall disclose the following information on crypto-assets and crypto-asset services as well as any other activities related to crypto-assets: (a) the direct and indirect exposure amounts in relation to crypto-assets, including the gross long and short components of net exposures; (b) the total risk exposure amount for operational risk; (c) the accounting classification for crypto-asset exposures; (d) a description of the business activities related to crypto-assets and their impact on the risk profile of the institution; (e) a specific description of their risk management policies related to crypto-asset exposures and crypto-asset services. Not applicable, AikGroup does not have crypto assets.
452	**Use of the IRB Approach to Credit Risk**
EU_CR6 EU_CR6-A EU_CR9 EU_CR9.1 EU_CRE	Institutions calculating the risk-weighted exposure amounts under the IRB Approach shall disclose selected information. Not applicable, AikGroup does not apply IRB approach
453	**Use of Credit Risk Mitigation Techniques**
EU_CRC EU_CR3 EU_CR4 EU_CR7 EU_CR7-A	a) core features of policies and processes for on- and off-balance-sheet netting and an indication of the extent to which institutions make use of balance sheet netting EU_CRC
	b) core features of policies and processes for collateral evaluation and management EU_CRC
	c) a description of the main types of collateral taken by the Group EU_CRC
	d) for guarantees and credit derivatives used as credit protection, the main types of guarantors and credit derivative counterparty and their creditworthiness (credit quality) EU_CRC
	e) information about market or credit risk concentrations within the credit mitigation taken EU_CRC
	f) total exposure value not covered by any eligible credit protection and the total exposure value covered by eligible credit protection after applying volatility adjustments, separately for loans and debt securities and including a breakdown of defaulted exposures

Point in CRR 575/2013 / Name of the table	Required information
	EU_CR3
	g) corresponding conversion factor and the credit risk mitigation associated with the exposure and the incidence of credit risk mitigation techniques with and without substitution effect. EU_CR4 EU_CR7-A (n/a) – template not applicable, AikGroup does not apply IRB approach
	h) on- and off-balance-sheet exposure value by exposure class before and after the application of conversion factors and any associated credit risk mitigation EU_CR4
	i) risk-weighted exposure amount and the ratio between that risk-weighted exposure amount and the exposure value after applying the corresponding conversion factor and the credit risk mitigation associated with the exposure, the disclosure set out in this point shall be made separately for each exposure class EU_CR4
	j) the risk-weighted exposure amount before and after recognition of the credit risk mitigation impact of credit derivatives, where institutions have received permission to use own LGDs and conversion factors for the calculation of risk-weighted exposure amounts, they shall make the disclosure set out in this point separately for the exposure classes subject to that permission EU_CR7 Not applicable, AikGroup does not apply IRB approach
454	**Use of the Advanced Measurement Approaches to Operational Risk**
	The institutions using the Advanced Measurement Approaches set out in Articles 321 to 324 for the calculation of their own funds requirements for operational risk shall disclose a description of their use of insurance and other risk-transfer mechanisms for the purpose of mitigating that risk. Not applicable, AikGroup does not apply advanced measurement approach to operational risk.
455	**Use of Internal Market Risk Models**
EU_MRB EU_MR2	Institutions, using the internal models referred to in Article 325az for the calculation of the own funds requirements for market risk, shall disclose selected information related to model used. Not applicable, AikGroup does not use internal models for capital requirements calculation
473a/ 468-FL	**IFRS 9 transitional arrangements**
IFRS 9/ Article 468-FL	Data related to transitional capital rules applied by institution for introduction of new accounting standard for financial instrument measurement and classification (IFRS 9). Rule is published by EBA as of December 2017 and amended in June 2020: Temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income (CRR, Article 468). Template: IFRS 9/Article 468-FL Not applicable on AikGroup level
501d(2)	**Disclosure of crypto assets**
EU CAE1	By 30 June 2025, the Commission shall, where appropriate, submit a legislative proposal to the European Parliament and to the Council to introduce a dedicated prudential treatment for crypto-asset exposures, taking into account the international standards and Regulation (EU) 2023/1114 Until the date of application of the legislative act referred to in paragraph 1, institutions shall calculate and disclose their own funds requirements for crypto-asset exposure in accordance with this Article. EU CAE1 Not applicable, AikGroup does not have crypto assets.
EBA/GL/2018/10	**Appendix 1** Disclosure of non-performing and forborne exposures

19 ATTEST OF DISCLOSURE REPORT 30.6.2026 COMPLIANCE WITH GROUP POLICIES AND SYSTEMS AND CONTROLS

Senior management i.e., Head of Group Functions involved in Disclosure Report 30.6.2026 preparation hereby attest that disclosures required by EBA CRR are made in accordance with the Group policies and internal processes, systems, and controls.

Head of Group Strategic Risk Management Function:



Head of Group Finance Function:



Head of Group HR & Organization Function:



Head of Group Compliance Function:

