

Pillar 3 Report

Q2 2026

Scope of Disclosure

Bigbank AS has disclosed this information in accordance with the requirements under Part Eight of the Capital Requirements Regulation (CRR), the EBA implementing technical standards (ITS) with regard to disclosure of own funds (EU Regulation No 637/2021) and the EBA guidelines on disclosure requirements under Part Eight of the CRR. The internal procedure “Principles of Disclosing Information Related to Risk Management (Pillar 3)” establishes the key internal control elements to ensure compliance with the disclosure requirements. The process, including the related principles, roles and responsibilities is documented, reviewed, and regularly updated. Internal controls are implemented in the regulatory reporting process

The Management Board of Bigbank AS approves the adequacy of the risk management arrangements and risk management systems put in place with regard to the Group’s profile and strategy.

Mart Veskimägi
Member of the Management Board
Head of Risk Management Area

/Signed digitally/

Argo Kiltsmann
Member of the Management Board
Head of Finance

/Signed digitally/

Key metrics and overview of risk-weighted exposure amounts

Template EU OV1 - Overview of total risk exposure amounts

		Total risk exposure amounts (TREA)		Total own funds requirements
		30.06.2026	31.03.2026	30.06.2026
1	**Credit risk (excluding CCR)**	**1 996 706 063.04**	**1 847 931 471.97**	**159 736 485.04**
2	Of which the standardised approach	1 996 706 063.04	1 847 931 471.97	159 736 485.04
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**			
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			
10	**Credit valuation adjustments risk - CVA risk**			
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			
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)**	**785 788.00**	**1 089 623.00**	**62 863.04**
21	Of which the Alternative standardised approach (A-SA)			
EU 21a	Of which the Simplified standardised approach (S-SA)	785 788.00	1 089 623.00	62 863.04
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**	**112 360 346.15**	**112 360 346.15**	**8 988 827.69**
EU 24a	Exposures to crypto-assets			
25	**Amounts below the thresholds for deduction (subject to 250% risk weight)**			
26	**Output floor applied (%)**			
27	**Floor adjustment (before application of transitional cap)**			
28	Floor adjustment (after application of transitional cap)			
29	**Total**	**2 109 852 197.19**	**1 961 381 441.12**	**168 788 175.78**

Template EU KM1 – Key metrics template

		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	284 529 025.81	275 365 387.31	273 928 203.56	266 271 755.49	256 734 396.67
2	Tier 1 capital	321 243 375.81	312 079 737.31	307 632 553.56	299 978 010.49	287 898 981.67
3	Total capital	394 341 492.06	385 405 614.79	380 671 910.02	373 247 257.94	360 881 483.57
Risk-weighted exposure amounts						
4	Total risk exposure amount	2 109 852 197.19	1 961 381 441.12	2 017 656 600.22	1 927 594 832.26	1 764 649 592.47
4a	Total risk exposure pre-floor	2 109 852 197.19	1 961 381 441.12	2 017 656 600.22	1 927 594 832.26	1 764 649 592.47
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	13.49%	14.04%	13.58%	13.81%	14.55%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	13.49%	14.04%	13.58%	13.81%	14.55%
6	Tier 1 ratio (%)	15.23%	15.91%	15.25%	15.56%	16.31%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	15.23%	15.91%	15.25%	15.56%	16.31%
7	Total capital ratio (%)	18.69%	19.65%	18.87%	19.36%	20.45%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	18.69%	19.65%	18.87%	19.36%	20.45%
percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3.20%	3.20%	3.20%	3.20%	3.20%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.80%	1.80%	1.80%	1.80%	1.80%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	2.40%	2.40%	2.40%	2.40%	2.40%
EU 7g	Total SREP own funds requirements (%)	11.20%	11.20%	11.20%	11.20%	11.20%
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 (%)	1.16%	1.15%	1.14%	1.14%	1.15%
EU 9a	Systemic risk buffer (%)	0.29%	0.30%	0.29%	0.28%	0.29%
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer (%)	0.50%	0.50%	0.50%	0.50%	0.50%
11	Combined buffer requirement (%)	4.45%	4.45%	4.42%	4.42%	4.43%
EU 11a	Overall capital requirements (%)	15.65%	15.65%	15.62%	15.62%	15.63%
12	CET1 available after meeting the total SREP own funds requirements (%)	6.83%	7.51%	6.85%	7.16%	7.91%
Leverage ratio						
13	Total exposure measure	3 673 109 624.88	3 459 245 867.34	3 328 630 672.95	3 168 116 940.48	3 074 537 413.75
14	Leverage ratio (%)	8.54%	9.02%	9.24%	9.47%	9.36%
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%
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)	450 234 843.26	441 183 772.52	453 890 218.99	463 486 072.19	470 012 147.18
EU 16a	Cash outflows - Total weighted value	273 788 610.13	256 001 590.88	246 135 563.14	235 671 791.56	219 312 856.57
EU 16b	Cash inflows - Total weighted value	66 366 294.72	63 797 399.19	59 177 209.28	56 489 576.10	54 033 794.82
16	Total net cash outflows (adjusted value)	207 422 315.41	192 204 191.70	186 958 353.86	179 182 215.46	165 279 061.75
17	Liquidity coverage ratio (%)	217.97%	232.87%	246.84%	264.90%	294.40%
Net Stable Funding Ratio						
18	Total available stable funding	3 362 319 213.18	3 180 973 226.27	3 059 824 083.49	2 919 835 958.20	2 843 651 515.36
19	Total required stable funding	2 433 925 123.94	2 295 158 064.93	2 201 130 016.36	2 128 520 926.16	2 004 605 975.47
20	NSFR ratio (%)	138.14%	138.59%	139.01%	137.18%	141.86%

Own funds

Template EU CC1 - Composition of regulatory own funds

		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	8 000 000.00	
	of which: Share Capital	8 000 000.00	
2	Retained earnings	280 386 684.97	
3	Accumulated other comprehensive income (and other reserves)	3 176 927.09	
EU-3a	Funds for general banking risk		
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1		
5	Minority interests (amount allowed in consolidated CET1)		
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	13 102 000.00	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	304 665 612.06	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-112 768.85	
8	Intangible assets (net of related tax liability) (negative amount)	-13 322 369.19	
27a	Other regulatory adjusments	-2 219 094.77	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-20 136 586.25	
29	Common Equity Tier 1 (CET1) capital	284 529 025.81	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	36 714 350.0	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	36 714 350.0	
Additional Tier 1 (AT1) capital: regulatory adjustments			
44	Additional Tier 1 (AT1) capital	36 714 350.0	
45	Tier 1 capital (T1 = CET1 + AT1)	321 243 375.8	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	73 098 116.25	
51	Tier 2 (T2) capital before regulatory adjustments	73 098 116.25	
Tier 2 (T2) capital: regulatory adjustments			
58	Tier 2 (T2) capital	73 098 116.25	
59	Total capital (TC = T1 + T2)	394 341 492.06	
60	Total risk exposure amount	2 109 852 197.19	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1	13.49%	
62	Tier 1	15.23%	
63	Total capital	18.69%	
64	Institution CET1 overall capital requirements	10.73%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	1.16%	
67	of which: systemic risk buffer requirement	0.29%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0.50%	
EU-67b	risk of excessive leverage	1.80%	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	6.83%	

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

		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
		30.06.2026	30.06.2026	
Assets - *Breakdown by asset clases according to the balance sheet in the published financial statements*				
1	Cash balances at central banks	479 060 397.34	479 060 397.34	
2	Due from other banks	5 864 485.42	5 235 280.15	
3	Debt securities at (FVOCI)	40 668 328.97	40 668 328.97	
4	Loans to customers	2 997 803 948.21	3 025 293 582.19	
5	Investments in subsidiaries		39 981 113.61	
6	Property, plant and equipment	12 073 970.84	12 073 970.84	
7	Investment property	81 042 701.29	8 210 506.29	
8	Intangible assets	19 903 884.96	19 903 884.96	
9	Current tax assets	431 796.45	431 796.45	
10	Other assets	3 921 662.54	3 208 207.85	
11	Assets held for sale	560 300.97	469 575.23	
	Total assets	**3 641 331 476.99**	**3 634 536 643.88**	
Liabilities - *Breakdown by liability clases according to the balance sheet in the published financial statements*				
12	Loans from banks	7 902 993.05		
13	Deposits from customers	3 191 104 182.65	3 192 558 362.73	
14	Subordinated bonds	109 971 729.42	109 971 729.42	
15	Current tax liabilities	6 317 258.69	6 317 258.69	
16	Other liabilities	17 002 113.16	16 656 093.02	
	Total liabilities	**3 332 298 276.97**	**3 325 503 443.86**	
Shareholders' Equity				
17	Paid-in share capital	8 000 000.00	8 000 000.00	
18	Capital reserve	800 000.00	800 000.00	
19	Other reserves (other accumulated comprehensive incol	2 376 927.09	2 376 927.09	
19a	of which: foreign currency translation reserve	995 229.01	995 229.01	
19b	of which: revaluation reserve	1 167 497.41	1 167 497.41	
19c	of which: changes in fair value of debt securities measured at FVOCI			
20	Retained earnings	297 856 272.93	297 856 272.93	
20a	of which: profit for the financial year	17 469 586.93	17 469 586.93	
20b	of which: retained earnings from previous periods	280 386 686.00	280 386 686.00	
	Total shareholders' equity	**309 033 200.02**	**309 033 200.02**	
	Total liabilities and shareholders' equity	**3 641 331 476.99**	**3 634 536 643.88**	

Countercyclical capital buffers

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

Breakdown by country:	General credit exposures		Relevant credit exposures – Market risk			Total exposure value	Relevant credit risk exposures - Credit risk	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	Securitisation exposures Exposure value for non-trading book			Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
ESTONIA	825 085 628.73					825 085 628.73	66 006 850.30			66 006 850.30	825 085 628.73	41.58%	1.50%
FINLAND	102 766 825.63					102 766 825.63	8 221 346.05			8 221 346.05	102 766 825.63	5.18%	0.00%
LITHUANIA	727 110 157.71					727 110 157.71	58 168 812.62			58 168 812.62	727 110 157.71	36.64%	1.00%
LATVIA	321 871 710.89					321 871 710.89	25 749 736.87			25 749 736.87	321 871 710.89	16.22%	1.00%
NORWAY	118 408.77					118 408.77	9 472.70			9 472.70	118 408.77	0.01%	2.50%
SWEDEN	68 369.53					68 369.53	5 469.56			5 469.56	68 369.53	0.00%	2.00%
BULGARIA	7 079 692.81					7 079 692.81	566 375.42			566 375.42	7 079 692.81	0.36%	2.00%
GERMANY	59 921.45					59 921.45	4 793.72			4 793.72	59 921.45	0.00%	0.75%
BELGIUM	1 765.06					1 765.06	141.20			141.20	1 765.06	0.00%	0.75%
NETHERLANDS	45 161.41					45 161.41	3 612.91			3 612.91	45 161.41	0.00%	2.00%
CANADA	13 653.00					13 653.00	1 092.24			1 092.24	13 653.00	0.00%	0.00%
POLAND	7 628.83					7 628.83	610.31			610.31	7 628.83	0.00%	1.00%
SPAIN	3 601.07					3 601.07	288.09			288.09	3 601.07	0.00%	0.50%
UNITED ARAB EMIRATES	17 023.75					17 023.75	1 361.90			1 361.90	17 023.75	0.00%	0.00%
UNITED KINGDOM	42 100.03					42 100.03	3 368.00			3 368.00	42 100.03	0.00%	2.00%
AUSTRIA	17 175.46					17 175.46	1 374.04			1 374.04	17 175.46	0.00%	0.00%
DENMARK	7 241.55					7 241.55	579.32			579.32	7 241.55	0.00%	2.50%
FRANCE	4 157.84					4 157.84	332.63			332.63	4 157.84	0.00%	1.00%
UKRAINE	3 791.71					3 791.71	303.34			303.34	3 791.71	0.00%	0.00%
SWITZERLAND	14 447.38					14 447.38	1 155.79			1 155.79	14 447.38	0.00%	0.00%
UNITED STATES	30 161.61					30 161.61	2 412.93			2 412.93	30 161.61	0.00%	0.00%
ITALY	3 292.84					3 292.84	263.43			263.43	3 292.84	0.00%	0.00%
IRELAND	61 208.77					61 208.77	4 896.70			4 896.70	61 208.77	0.00%	1.50%
ICELAND	7 329.78					7 329.78	586.38			586.38	7 329.78	0.00%	2.50%
ÅLAND ISLANDS	2 507.64					2 507.64	200.61			200.61	2 507.64	0.00%	0.00%
AUSTRALIA	5 721.43					5 721.43	457.71			457.71	5 721.43	0.00%	1.00%
PARAGUAY	1 295.02					1 295.02	103.60			103.60	1 295.02	0.00%	0.00%
CZECH REPUBLIC	5 922.66					5 922.66	473.81			473.81	5 922.66	0.00%	1.25%
CYPRUS	14 706.12					14 706.12	1 176.49			1 176.49	14 706.12	0.00%	1.50%
NORTH MACEDONIA	13 818.42					13 818.42	1 105.47			1 105.47	13 818.42	0.00%	1.75%
Total	**1 984 484 426.87**					**1 984 484 426.87**	**158 758 754.15**	**0.00**	**0.00**	**158 758 754.15**	**1 984 484 426.87**	**100.00%**	

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

	Item	Applicable amount
1	Total risk exposure amount	2 109 852 197.19
2	Institution specific countercyclical capital buffer rate	1.16%
3	Institution specific countercyclical capital buffer requirement	24 470 276.76

The leverage ratio

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

	Exposure measure items	Applicable amount
1	Total assets as per published financial statements	3 641 331 476.99
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	-6 794 832.99
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)	58 709 567.34
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-20 136 586.25
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	-0.21
13	**Total exposure measure**	**3 673 109 624.88**

Template EU LR2 - LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		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)	3 634 536 643.79	3 307 858 392.91
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)	-20 136 586.25	-17 473 106.83
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	3 614 400 057.53	3 290 385 286.08
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	352 589 863.95	283 043 664.56
20	(Adjustments for conversion to credit equivalent amounts)	-293 880 296.61	-244 798 277.69
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)		
22	Off-balance sheet exposures	58 709 567.34	38 245 386.88
Capital and total exposure measure			
23	Tier 1 capital	321 243 375.81	307 632 553.56
24	Total exposure measure	**3 673 109 624.88**	**3 328 630 672.95**
Leverage ratio			
25	Leverage ratio (%)	8.75%	9.24%
EU-25	promotional loans) (%)	8.75%	9.24%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	8.75%	9.24%
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	Fully implemented	Fully implemented
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		
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		
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)	3 673 109 624.88	
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)	3 673 109 624.88	
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)	8.75%	
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)	8.75%	

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

	Description	CRR leverage ratio exposures
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	**3 634 536 643.79**
EU-2	Trading book exposures	
EU-3	**Banking book exposures, of which:**	**3 634 536 643.79**
EU-4	Covered bonds	
EU-5	Exposures treated as sovereigns	744 783 425.36
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	
EU-7	Institutions	21 020 656.94
EU-8	Secured by mortgages of immovable properties	1 894 471 503.03
EU-9	Retail exposures	755 751 020.36
EU-10	Corporates	53 792 651.93
EU-11	Exposures in default	78 145 071.04
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	86 572 315.13

Liquidity requirements

Template EU LIQ1 - Quantitative information of LCR

		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on (DD Month YYY)	30.06.2026	31.03.2026	31.12.2025	30.09.2025	30.06.2026	31.03.2026	31.12.2025	30.09.2025
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61					450 234 843.26	441 183 772.52	453 890 218.99	463 486 072.19
CASH - OUTFLOWS									
2	retail deposits and deposits from small business customers, of which:	2 870 028 362.04	2 745 109 812.45	2 324 879 837.71	1 918 631 589.31	217 066 531.46	207 452 340.23	204 341 129.17	198 527 170.14
3	*Stable deposits*	216 070 916.17	185 091 738.75	152 227 648.34		10 803 545.81	9 254 586.94	7 611 382.42	
4	*Less stable deposits*	1 285 688 781.99	1 244 708 451.24	1 204 150 905.68	1 170 769 691.44	129 027 540.67	124 887 459.15	142 893 875.60	160 868 694.09
5	Unsecured wholesale funding	35 443 679.02	27 316 562.41	20 262 704.82	16 507 250.06	18 363 940.83	14 531 934.20	11 326 911.16	9 385 356.59
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*								
7	*Non-operational deposits (all counterparties)*	34 699 380.05	26 595 862.32	19 565 258.90	15 844 252.47	17 619 641.86	13 811 234.10	10 629 465.24	8 722 359.00
8	*Unsecured debt*	744 298.97	720 700.09	697 445.93	662 997.59	744 298.97	720 700.09	697 445.93	662 997.59
9	*Secured wholesale funding*								
10	Additional requirements	305 376 914.00	287 155 808.52	263 191 957.16	235 861 052.88	38 358 137.84	34 017 316.46	30 467 522.81	27 759 264.84
11	*Outflows related to derivative exposures and other collateral requirements*								
12	*Outflows related to loss of funding on debt products*								
13	*Credit and liquidity facilities*	305 376 914.00	287 155 808.52	263 191 957.16	235 861 052.88	38 358 137.84	34 017 316.46	30 467 522.81	27 759 264.84
14	Other contractual funding obligations	2 942 752.16	3 031 097.97	2 977 953.92	2 953 790.18				
15	Other contingent funding obligations								
16	TOTAL CASH OUTFLOWS					273 788 610.13	256 001 590.88	246 135 563.14	235 671 791.56
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)								
18	Inflows from fully performing exposures	75 804 554.44	71 652 114.35	70 247 187.62	70 565 774.32	63 142 251.47	60 744 966.82	56 943 015.91	55 059 469.81
19	Other cash inflows	15 973 521.60				3 224 043.25			
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer								
EU-19b	(Excess inflows from a related specialised credit institution)								
20	TOTAL CASH INFLOWS	91 778 076.04	86 793 246.54	81 297 124.81	77 676 026.12	66 366 294.73	63 797 399.19	59 177 209.28	56 489 576.10
EU-20a	*Fully exempt inflows*								
EU-20b	*Inflows subject to 90% cap*								
EU-20c	*Inflows subject to 75% cap*	91 778 076.04	86 793 246.54	81 297 124.81	77 676 026.12	66 366 294.73	63 797 399.19	59 177 209.28	56 489 576.10
TOTAL ADJUSTED VALUE									
21	LIQUIDITY BUFFER					450 234 843.26	441 183 772.52	453 890 218.99	463 486 072.19
22	TOTAL NET CASH OUTFLOWS					207 422 315.41	192 204 191.70	186 958 353.86	179 182 215.46
23	**LIQUIDITY COVERAGE RATIO**					**217.97%**	**232.87%**	**246.84%**	**264.87%**

Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1 in accordance with Article 451a(2) CRR

Qualitative information		
(a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	The level of the liquidity coverage ratio (LCR) depends on the dynamics of the liquidity buffer and net cash outflows. LCR has increased compared to the end of Q1 2025, exceeding both regulatory and internal thresholds. Over the quarter, the liquidity buffer decreased from 489.9 million euros to 463.7 million euros, a decrease in the net liquidity outflow was from 222.4 million euros at 31 March 2025 to 202.7 million euros at 30 June 2025.
(b)	Explanations on the changes in the LCR over time	The last 12 months' weighted average LCR stood at 294,4% at 30 June 2025 (30 June 2024: 431,7%).
(c)	Explanations on the actual concentration of funding sources	The Group's funding is primarily based on retail deposits. In addition to retail deposits, the Bank has raised funds through the issuance of subordinated bonds. The concentration of funding sources by counterparty is low.
(d)	High-level description of the composition of the institution`s liquidity buffer.	The liquidity buffer consisted largely of funds held with central banks and commercial banks and of high credit quality bonds.
(e)	Derivative exposures and potential collateral calls	The Group does not use derivatives.
(f)	Currency mismatch in the LCR	The level of the LCR is monitored in euros. Group didn't have any other material currencies (liabilities equal to or greater than 5% of total liabilities) as at 30 June 2025.
(g)	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	

Template EU LIQ2 - Net Stable Funding Ratio

ASF		Unweighted value by residual maturity				Weighted value
		No maturity[1]	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	341 225 612.06	474 766.62		72 777 699.63	414 003 311.69
2	Own funds	341 225 612.06	474 766.62		72 777 699.63	414 003 311.69
3	Other capital instruments					
4	Retail deposits		2 222 229 228.11	553 147 813.19	340 127 475.59	2 893 124 384.65
5	Stable deposits		701 727 908.77	401 423 529.07	248 694 045.63	1 296 687 911.58
6	Less stable deposits		1 520 501 319.34	151 724 284.12	91 433 429.96	1 596 436 473.07
7	Wholesale funding:		67 506 370.23			32 058 901.96
8	Operational deposits					
9	Other wholesale funding		67 506 370.23			32 058 901.96
10	Interdependent liabilities					
11	Other liabilities:				23 132 614.88	23 132 614.88
12	NSFR derivative liabilities					
13	All other liabilities and capital instruments not included in the above categories				23 132 614.88	23 132 614.88
14	**Total available stable funding (ASF)**					**3 362 319 213.18**

RSF		Unweighted value by residual maturity				Weighted value
		No maturity[1]	< 6 months	6 months to < 1yr	≥ 1yr	
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					992 717.50
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool					
16	Deposits held at other financial institutions for operational purposes					
17	Performing loans and securities:		224 401 210.64	174 125 361.25	2 538 004 758.23	2 250 202 104.56
18	Performing securities financing transactions with financial customerscollateralised by Level 1 HQLA subject to 0% haircut					
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		8 333 831.53	11 591 403.91	39 666 025.17	46 295 110.28
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		204 665 835.49	151 006 161.25	1 937 628 191.05	2 190 474 821.03
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					365 654 860.27
22	Performing residential mortgages, of which:		11 401 543.62	11 527 796.09	544 907 985.24	
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		11 401 543.62	11 527 796.09	544 907 985.24	
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products				15 802 556.77	13 432 173.26
25	Interdependent assets					
26	Other assets:	No mapping to reporting	96 558 301.92	2 271 363.72	121 422 720.26	164 943 775.44
27	Physical traded commodities					
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs					
29	NSFR derivative assets					
30	NSFR derivative liabilities before deduction of variation margin posted					
31	All other assets not included in the above categories		96 558 301.92	2 271 363.72	121 422 720.26	164 943 775.44
32	Off-balance sheet items		23 295 725.12	18 825 831.17	310 468 307.66	17 786 526.44
33	**Total RSF**					**2 433 925 123.94**
34	**Net Stable Funding Ratio (%)**					**138.14%**

Credit risk quality

Template EU CR1 - Performing and non-performing exposures and related provisions.

		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				
			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	On performing exposures	On non-performing exposures
005	Cash balances at central banks and other demand deposits	484 295 677.00	484 295 677.00											
010	Loans and advances	2 959 662 000.56	2 850 584 896.01	80 217 589.58	116 956 431.21	113 696 540.28	-14 964 590.28	-9 604 445.88	-5 360 144.40	-36 360 259.36		-36 360 259.36	2 223 578 753.88	48 987 711.83
020	*Central banks*													
030	*General governments*													
040	*Credit institutions*													
050	*Other financial corporations*	83 573 280.17	83 573 280.17				-81 931.04	-81 931.04					51 707 416.28	
060	*Non-financial corporations*	1 181 877 038.37	1 107 098 642.71	45 918 880.69	38 108 169.12	34 848 278.19	-1 870 596.72	-1 286 624.47	-583 972.25	-1 414 064.10		-1 414 064.10	1 145 967 205.36	36 432 075.93
070	*Of which SMEs*	1 116 538 058.44	1 041 900 509.72	45 778 033.75	38 050 137.35	34 790 246.42	-1 831 623.51	-1 259 170.22	-572 453.29	-1 403 667.15		-1 403 667.15	1 112 552 919.25	36 393 569.95
080	*Households*	1 694 211 682.01	1 659 912 973.12	34 298 708.89	78 848 262.09	78 848 262.09	-13 012 062.52	-8 235 890.37	-4 776 172.15	-34 946 195.26		-34 946 195.26	1 025 904 132.24	12 555 635.90
090	Debt securities	40 668 329.00	40 668 329.00											
100	*Central banks*													
110	*General governments*	23 361 093.00	23 361 093.00											
120	*Credit institutions*	15 802 557.00	15 802 557.00											
130	*Other financial corporations*													
140	*Non-financial corporations*	1 504 679.00	1 504 679.00											
150	Off-balance-sheet exposures	352 589 863.95	352 589 863.95											
160	*Central banks*													
170	*General governments*													
180	*Credit institutions*													
190	*Other financial corporations*	67 064 041.26	67 064 041.26											
200	*Non-financial corporations*	241 232 542.72	241 232 542.72											
210	*Households*	44 293 279.97	44 293 279.97											
220	Total	3 837 215 870.5	3 728 138 765.96	80 217 589.6	116 956 431.2	113 696 540.3	-14 964 590.3	-9 604 445.9	-5 360 144.4	-36 360 259.4		-36 360 259.4	2 223 578 753.9	48 987 711.8

Table EU CR1: A - Maturity of exposures

		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	356 866 741.40	1 532 047 334.36	1 059 008 412.84			2 949 005 385.21
2	Debt securities	7 631 952.09	22 210 799.56	10 825 577.32			40 668 328.97
3	**Total**	**364 498 693.49**	**1 554 258 133.92**	**1 069 833 990.15**			**2 989 673 714.18**

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

	Description	Gross carrying amount
010	Initial stock of non-performing loans and advances	113 600 105.06
020	Inflows to non-performing portfolios	24 028 844.18
030	Outflows from non-performing portfolios	-13 860 817.12
040	Outflows due to write-offs	-7 058 962.10
050	Outflow due to other situations	-3 012 629.74
060	**Final stock of non-performing loans and advances**	**113 696 540.28**

Template EU CQ1 - Credit quality of forborne exposures

		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	
			Non-performing forborne						
		Performing forborne		Of which defaulted	Of which impaired	On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
005	Cash balances at central banks and other demand deposits								
010	Loans and advances	10 246 993.55	43 845 763.46	43 845 763.46	40 585 872.53	-587 196.01	-7 038 257.15	32 986 304.28	29 644 631.81
020	*Central banks*								
030	*General governments*								
040	*Credit institutions*								
050	*Other financial corporations*								
060	*Non-financial corporations*	966 151.22	30 073 167.68	30 073 167.68	26 813 276.75	-3 500.85	-804 535.85	30 044 735.26	29 082 084.90
070	*Households*	9 280 842.33	13 772 595.78	13 772 595.78	13 772 595.78	-583 695.16	-6 233 721.30	2 941 569.02	562 546.91
080	Debt Securities								
090	Loan commitments given								
100	**Total**	**10 246 993.55**	**43 845 763.46**	**43 845 763.46**	**40 585 872.53**	**-587 196.01**	**-7 038 257.15**	**32 986 304.28**	**29 644 631.81**

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

	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 defaulted	Of which subject to impairment			
On-balance-sheet exposures	***3 601 582 437.77***	***116 956 431.21***	***116 956 431.21***	***3 569 463 031.87***	***-51 324 849.64***		
ESTONIA	*1 762 401 982.06*	*63 384 538.10*	*63 384 538.10*	*1 730 282 576.16*	*-23 661 747.63*		
LITHUANIA	*1 094 532 236.42*	*25 288 644.92*	*25 288 644.92*	*1 094 532 236.42*	*-10 299 707.57*		
LATVIA	*509 151 256.88*	*14 608 447.76*	*14 608 447.76*	*509 151 256.88*	*-11 106 811.39*		
FINLAND	*175 340 553.76*	*11 212 636.68*	*11 212 636.68*	*175 340 553.76*	*-4 433 559.90*		
BULGARIA	*11 244 562.77*	*2 295 142.19*	*2 295 142.19*	*11 244 562.77*	*-1 765 283.28*		
GERMANY	*85 492.43*	*19 090.49*	*19 090.49*	*85 492.43*	*-9 014.87*		
CANADA	*18 587.74*			*18 587.74*	*-383.74*		
LUXEMBOURG	*819 631.00*			*819 631.00*			
NORWAY	*551 090.45*			*551 090.45*	*-140.97*		
POLAND	*10 220.71*			*10 220.71*	*-48.93*		
SPAIN	*590 311.03*	*2 628.03*	*2 628.03*	*590 311.03*	*-227.32*		
SWEDEN	*4 782 608.45*	*9 736.25*	*9 736.25*	*4 782 608.45*	*-7 667.85*		
UNITED ARAB EMIRATES	*45 957.22*	*40 518.96*	*40 518.96*	*45 957.22*	*-14 598.82*		
UNITED KINGDOM	*61 641.20*	*26 597.82*	*26 597.82*	*61 641.20*	*-10 817.82*		
AUSTRALIA	*28 612.21*			*28 612.21*	*-5.05*		
CZECH REPUBLIC	*7 957.65*			*7 957.65*	*-60.77*		
SLOVENIA	*3 660 417.00*			*3 660 417.00*			
AUSTRIA	*22 998.03*			*22 998.03*	*-97.42*		
DENMARK	*9 680.35*			*9 680.35*	*-24.95*		
IRELAND	*62 176.75*	*56 656.44*	*56 656.44*	*62 176.75*	*-5 551.31*		
NORFOLK ISLAND	*9 812.52*			*9 812.52*	*-39.48*		
ROMANIA	*6 569 527.00*			*6 569 527.00*			
FRANCE	*29 140 949.72*			*29 140 949.72*	*-37.27*		
HUNGARY	*2 095 669.00*			*2 095 669.00*			
ITALY	*16 465.25*			*16 465.25*	*-1.07*		
UKRAINE	*11 793.57*	*11 793.57*	*11 793.57*	*11 793.57*	*-8 001.86*		
UNITED STATES	*76 996.06*			*76 996.06*	*-556.82*		
BELGIUM	*2 355.33*			*2 355.33*	*-1.92*		
NETHERLANDS	*117 491.16*			*117 491.16*	*-2.62*		
SWITZERLAND	*19 566.07*			*19 566.07*	*-302.90*		
PARAGUAY	*1 733.01*			*1 733.01*	*-6.32*		
NORTH MACEDONIA	*18 569.12*			*18 569.12*	*-144.57*		
CYPRUS	*73 535.82*			*73 535.82*	*-5.22*		
Off-balance-sheet exposures	***352 589 863.95***						
ESTONIA	*119 982 942.37*						
LITHUANIA	*201 467 509.23*						
LATVIA	*30 893 516.86*						
FINLAND	*238 814.20*						
SWEDEN	*14.68*						
CZECH REPUBLIC	*2.05*						
GERMANY	*2 064.56*						
UNITED STATES	*5 000.00*						
Total	**3 954 172 301.72**	**116 956 431.21**	**116 956 431.21**	**3 569 463 031.87**	**-51 324 849.64**		

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

		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			Of which non-performing		Of which loans and advances subject to impairment		
				Of which defaulted			
010	Agriculture, forestry and fishing	72 853 588.05	15 806 565.02	15 806 565.02	68 307 704.58	-703 462.28	
020	Mining and quarrying	86 824.08	17 594.79	17 594.79	86 824.08	-6 340.61	
030	Manufacturing	14 650 290.62	97 222.63	97 222.63	14 650 290.62	-36 430.76	
040	Electricity, gas, steam and air conditioning supply	10 269 409.46			10 269 409.46	-13 463.23	
050	Water supply	264 294.18			264 294.18	-279.23	
060	Construction	96 014 231.97	856 882.31	856 882.31	96 014 231.97	-235 416.37	
070	Wholesale and retail trade	23 500 327.15	485 048.79	485 048.79	23 500 327.15	-116 011.22	
080	Transport and storage	14 656 454.90	34 796.41	34 796.41	14 656 454.90	-52 308.98	
090	Accommodation and food service activities	30 149 953.84	346 489.55	346 489.55	30 149 953.84	-40 962.34	
100	Information and communication	3 958 575.97			3 958 575.97	-5 414.21	
110	Financial and insurance actvities						
120	Real estate activities	888 005 206.53	19 672 526.90	19 672 526.90	860 431 684.10	-1 914 172.34	
130	Professional, scientific and technical activities	13 926 038.47	86 706.75	86 706.75	13 926 038.47	-36 393.69	
140	Administrative and support service activities	17 837 430.82	4 212.86	4 212.86	17 837 430.82	-37 160.61	
150	Public administration and defense, compulsory social security						
160	Education	982 967.42			982 967.42	-1 679.00	
170	Human health services and social work activities	11 443 712.98	75 522.85	75 522.85	11 443 712.98	-23 091.58	
180	Arts, entertainment and recreation	14 081 672.06			14 081 672.06	-20 332.25	
190	Other services	7 304 229.01	624 600.26	624 600.26	7 304 229.01	-41 742.12	
200	**Total**	**1 219 985 207.50**	**38 108 169.12**	**38 108 169.12**	**1 187 865 801.60**	**-3 284 660.82**	

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

		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)		
020	Other than PP&E	426 600.00	
030	*Residential immovable property*		
040	*Commercial Immovable property*	426 600.00	
050	*Movable property (auto, shipping, etc.)*		
060	*Equity and debt instruments*		
070	*Other collateral*		
080	***Total***	**426 600.00**	

The use of credit risk mitigation techniques

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

			Secured carrying amount			
		Unsecured carrying amount		Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
1	Loans and advances	1 237 022 793.42	2 272 566 465.71	2 263 478 629.22	9 087 836.49	
2	Debt securities	40 668 328.97				
3	**Total**	**1 277 691 122.42**	**2 272 566 465.71**	**2 263 478 629.22**	**9 087 836.49**	
4	*Of which non-performing exposures*	31 608 460.02	48 987 711.83	48 942 421.78	45 290.05	
EU-5	*Of which defaulted*	31 608 460.02	48 987 711.83			

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

	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEA	RWEA density (%)
1	Central governments or central banks	527 745 533.05		530 995 373.72		3 281 478.52	0.62%
2	Non-central government public sector entities						
EU 2a	Regional government or local authorities						
EU 2b	Public sector entities						
3	Multilateral development banks	3 787 965.24		213 788 051.64			
EU 3a	International organisations						
4	Institutions	21 020 656.94		21 020 656.94		8 940 157.65	42.53%
5	Covered bonds						
6	Corporates	64 284 758.18	7 765 537.00	53 792 651.93	18 000.00	50 370 653.54	93.61%
6.1	Of which: Specialised Lending						
7	Subordinated debt exposures and equity	39 941 132.50		39 941 132.50		39 941 132.50	100.00%
EU 7a	Subordinated debt exposures						
EU 7b	Equity	39 941 132.50		39 941 132.50		39 941 132.50	100.00%
8	Retail	830 449 383.65	37 197 776.10	755 751 020.36	224 739.20	561 893 644.35	74.33%
9	Secured by mortgages on immovable property and ADC exposures	2 022 302 214.41	307 461 252.70	1 894 471 503.03	31 021 102.06	1 200 107 506.87	62.33%
9.1	Secured by mortgages on residential immovable property - non IPRE	902 977 371.53	9 305 232.93	897 783 374.65	96 165.84	281 897 536.79	31.40%
9.2	Secured by mortgages on residential immovable property - IPRE	143 434 428.77	27 240 271.92	120 817 081.01		54 517 413.54	45.12%
9.3	Secured by mortgages on commercial immovable property - non IPRE	12 892 116.42	483 517.77	11 493 100.79	13.18	7 810 127.35	67.95%
9.4	Secured by mortgages on commercial immovable property - IPRE	813 478 318.03	122 193 412.75	724 928 942.36	13 845 138.12	621 089 245.48	84.07%
9.5	Acquisition, Development and Construction (ADC)	149 519 979.66	148 238 817.33	139 449 004.22	17 079 784.92	234 793 183.71	150.00%
10	Exposures in default	78 373 817.19	165 298.15	78 145 071.04	0.00	101 195 641.74	129.50%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	1 377.43		1 377.43		275.49	20.00%
EU 10b	Collective investment undertakings						
EU 10c	Other items	30 975 572.40		30 975 572.40		30 975 572.40	100.00%
11	Not applicable						
12	**TOTAL**	**3 618 882 410.98**	**352 589 863.95**	**3 618 882 410.98**	**31 263 841.26**	**1 996 706 063.04**	

Table EU CR5: standardised approach

	Exposure classes	Risk weight												Total	Of which unrated
		0%	20%	30%	35%	45%	50%	60%	75%	90%	100%	110%	150%	Others	
1	Central governments or central banks	524 432 416.7					6 562 957.1								530 995 373.7	527 713 895.2
2	Non-central government public sector entities															
EU 2a	Regional governments or local authorities															
EU 2b	Public sector entities															
3	Multilateral development banks	213 788 051.6													213 788 051.6	213 788 051.6
EU 3a	International organisations															
4	Institutions		5 233 902.7				15 786 754.2								21 020 656.9	12 086 255.7
5	Covered bonds															
6	Corporates		496 905.0								53 313 746.9				53 810 651.9	52 676 686.3
6.1	Of which: Specialised Lending															
7	Subordinated debt exposures and equity										39 941 132.5				39 941 132.5	39 941 132.5
EU 7a	Subordinated debt exposures															
EU 7b	Equity										39 941 132.5				39 941 132.5	39 941 132.5
8	Retail exposures								755 975 759.6						755 975 759.6	755 975 759.6
9	Secured by mortgages on immovable property and ADC exposures		712 951 008.6	17 892 441.7	18 465 201.5	62 233 263.2		10 136 425.2	193 118 072.2	334 554 623.4	235 391.7	77 982 773.2	324 928 168.4	172 995 236.0	1 925 492 605.1	1 925 492 605.1
9.1	Secured by mortgages on residential immovable property - non IPRE		711 146 663.1						186 732 877.4						897 879 540.5	897 879 540.5
9.1.1	No loan splitting applied								3 432 864.9						3 432 864.9	3 432 864.9
9.1.2	loan splitting applied (secured)		711 146 663.1												711 146 663.1	711 146 663.1
9.1.3	loan splitting applied (unsecured)								183 300 012.5						183 300 012.5	183 300 012.5
9.2	Secured by mortgages on residential immovable property - IPRE		1 804 345.4	17 892 441.7	18 465 201.5	62 233 263.2		4 402 011.7	861 886.1				15 157 931.3		120 817 081.0	120 817 081.0
9.3	Secured by mortgages on commercial immovable property - non IPRE							5 734 413.5	5 523 308.7		235 391.7				11 493 114.0	11 493 114.0
9.3.1	No loan splitting applied								5 219 521.7						5 219 521.7	5 219 521.7
9.3.2	loan splitting applied (secured)							5 734 413.5							5 734 413.5	5 734 413.5
9.3.3	loan splitting applied (unsecured)								303 787.0		235 391.7				539 178.8	539 178.8
9.4	Secured by mortgages on commercial immovable property - IPRE									334 554 623.4		77 982 773.2	153 241 447.9	172 995 236.0	738 774 080.5	738 774 080.5
9.5	Acquisition, Development and Construction (ADC)												156 528 789.1		156 528 789.1	156 528 789.1
10	Exposures in default										32 043 929.7		46 101 141.4		78 145 071.0	78 145 071.0
EU 10a	Claims on institutions and corporates with a short-term credit assessment		1 377.4												1 377.4	1 101.9
EU 10b	Collective investment undertakings (CIU)															
EU 11	Other items										30 975 572.4				30 975 572.4	30 975 572.4
	not applicable															
EU 11c	**TOTAL**	**738 220 468.3**	**718 683 193.7**	**17 892 441.7**	**18 465 201.5**	**62 233 263.2**	**22 349 711.3**	**10 136 425.2**	**949 093 831.8**	**334 554 623.4**	**156 509 773.2**	**77 982 773.2**	**371 029 309.8**	**172 995 236.0**	**3 650 146 252.2**	**3 636 796 131.3**

Exposures to securitisation positions

Template EU-SEC1 - Securitisation exposures in the non-trading book

		Institution acts as originator					Institution acts as sponsor				Institution acts as investor			
		Traditional		Synthetic		Sub-total	Traditional				Traditional			
		STS	Non-STS	of which SRT			STS	Non-STS	Synthetic	Sub-total	STS	Non-STS	Synthetic	Sub-total
		of which SRT	of which SRT											
1	**Total exposures**			**10 503 244.79**	**10 503 244.79**	**10 503 244.79**								
2	Retail (total)													
3	residential mortgage													
4	credit card													
5	other retail exposures													
6	re-securitisation													
7	Wholesale (total)			10 503 244.79	10 503 244.79	10 503 244.79								
8	loans to corporates			10 503 244.79	10 503 244.79	10 503 244.79								
9	commercial mortgage													
10	lease and receivables													
11	other wholesale													
12	re-securitisation													

Template EU-SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor

		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach				RWEA (by regulatory approach)				Capital charge after cap			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW/ deductions
1	**Total exposures**					4 482 353.45			4 482 353.45				56 029 418.09				4 482 353.45	
2	Traditional transactions																	
3	Securitisation																	
4	Retail																	
5	Of which STS																	
6	Wholesale																	
7	Of which STS																	
8	Re-securitisation																	
9	Synthetic transactions					4 482 353.45			4 482 353.45				56 029 418.09				4 482 353.45	
10	Securitisation					4 482 353.45			4 482 353.45				56 029 418.09				4 482 353.45	
11	Retail underlying																	
12	Wholesale					4 482 353.45			4 482 353.45				56 029 418.09				4 482 353.45	
13	Re-securitisation																	

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

		Exposures securitised by the institution - Institution acts as originator or as sponsor		
		Total outstanding nominal amount		
			Of which exposures in default	Total amount of specific credit risk adjustments made during the period
1	**Total exposures**	**210 064 895.85**	**0**	
2	Retail (total)			
3	residential mortgage			
4	credit card			
5	other retail exposures			
6	re-securitisation			
7	Wholesale (total)	210 064 895.85	0	
8	loans to corporates	210 064 895.85	0	
9	commercial mortgage			
10	lease and receivables			
11	other wholesale			
12	re-securitisation			

The use of standardised approach and internal model for market risk

Template EU MR1 - Market risk under the standardised approach

		RWEAs
	Outright products	
1	Interest rate risk (general and specific)	
2	Equity risk (general and specific)	
3	Foreign exchange risk	785 788.00
4	Commodity risk	
	Options	
5	Simplified approach	
6	Delta-plus approach	
7	Scenario approach	
8	**Securitisation (specific risk)**	
9	**Total**	**785 788.00**

ESG prudential disclosures

Table 1 - Qualitative information on Environmental risk
in accordance with Article 449a CRR

Row number		Qualitative information
	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	Environmental risks are a part of the larger ESG risks category, which are integrated into the group's Operational Risk Management Framework to ensure sustainable and responsible operations. ESG risks are further considered in the processes of vendor selection, lending and business continuity planning. ESG risks are assessed in depth as part of the double materiality analysis which is the basis for CSRD compliance. The double materiality analysis is conducted following the requirements of EFRAG European Sustainability Reporting Standards
(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	Environmental risks are addressed as a part of the EU ESRS double materiality analysis which takes into account short-, medium- and long term risks. As a result of the materiality assessment, significant physical and transition risks have been identified. When a risk is material, targets are set up to minimize impact. Stress tests are conducted for climate risks, both transition and physical risks. Major risks along with goals and targets are reported in the Annual report, and consequently the Group's Sustainability Policy is amended as needed.
(c)	Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities	The bank does not currently claim that its activities are associated with environmentally sustainable activities under the Taxonomy Regulation. The bank's goal is to support the efforts of climate mitigation as it has no investments nor plans on having any investments in fossil fuel production activities. In the case when green products are developed, the bank shall ensure that these are EU taxonomy aligned and are contributing substantially to climate change mitigation or adaptation, have clear environmental benefit and do no significant harm to any of the environmental objectives.
(d)	Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks	An ESG rating is developed for all customers when the principal sum of individual credit facility exceeds 0.5 MEUR and Customer group total exposure after the new credit exceeds 1.0 MEUR. ESG rating is integrated to pricing of corporate credits by risk margins added to (or deducted from) minimum interest margin
	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	The bank's sustainability policy is approved by the Supervisory Board of Bigbank based on the proposal of the Management Board. The Management Board assigns a member of the Board as responsible for sustainable banking activities, and who also sets up and contributes to a sustainability working group.
(f)	Management body's integration of short-, medium- and long-term effects of environmental factors and risks, organisational structure both within business lines and internal control functions	Short- medium- and long term environmental risks (physical and transitional) are assessed as part of the double materiality analysis, the results of which are presented to the Management Board annually. The Materiality Assessment provides ongoing input regarding which mitigation activities are needed over different time horizons and helps identify the necessary resources for effective risk management. The double materiality analysis is the basis for external reporting of material environmental risks. The analysis and the report is independently audited.
(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	ESG factors and -risks are the responsibility of the bank's Head of ESG, that reports to the member of the Management Board, that is responsible for sustainable banking activities. Additionally, a sustainability workgroup is set up in BigBank. The workgroup consists of at least 5 permanent members and discusses various sustainability related projects.
(h)	Lines of reporting and frequency of reporting relating to environmental risk	Internal reporting of potentially material environmental risks are continuos between the Head of ESG and the member of the Management Board responsible for sustainable banking activities. Frequency of reporting to the Management Board is adjusted as needed when specific topics arise, such as the results of the materiality assessment, stress test, climate law reviews ect. Externally, environmental- social and governance risks are reported annually in the Annual Report.
(i)	Alignment of the remuneration policy with institution's environmental risk-related objectives	Remuneration policy provides a framework for fair and transparent remuneration within the Group. The remuneration policy includes control measures aimed at ensuring that the principle of gender neutrality is respected and that male and female employees are remunerated based on criteria related to the capabilities, competence, qualifications, experience and knowledge of the employee or material risk taker. Remuneration principles set clear guidelines for fair and transparent remuneration. Among other things, the remuneration principles define benefits provided by the bank that all employees are entitled to.
	Risk management	
(j)	Integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework	Bigbank conducts double materiality assessments, evaluating environmental risks across three time horizons: short-term (<3 years), medium-term (3-10 years), and long-term (>10 years). These time horizons are integrated into the risk management framework through various measures, including stress tests for both physical and transition risks. On a wider scale, ESG risks are integrated into the group's Operational Risk Policy, the Risk and Capital Management Policy, Business Continuity Management, Risk- and Control Self-Assessment procedure, the Internal Capital and Liquidity Adequacy Assessment Process and the Credit Policy. Whether the environmental risk is material in the short- medium- or long term is analysed as part of the ESRS double materiality framework.
(k)	Definitions, methodologies and international standards on which the environmental risk management framework is based	Physical environmental risks and stress tests are based on IPCC synthesis report AR5, most specifically scenario RCP8.5, which is the most pessimistic scenario available. Transition risks are assessed based on the United Nations Environment Programme Finance Initiative (UNEP FI) methodology, in which transition scenarios describe the evolving economic environment over time, across sectors and geographies, and the financial pressures on different sectors and companies. Transition risks are related to the costs of the low-carbon transition, which may affect companies' revenues. The financial impact experienced by Bigbank is related to the loss of revenues and the three costs of the low-carbon transition: direct and indirect emissions costs, and the required low-carbon investments.
(l)	Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks, covering relevant transmission channels	Stress tests are performed for the financial impact of physical risks of climate change on real estate collateral and the financial impact of transition risks on different economic sectors of the loan portfolio. Stress tests are conducted annually for a two-year period. The stress test is based on IPCC AR5 most pessimistic scenario RCP8.5 as the worst-case pathway. Transition risks are analyzed based on United Nations Environment Programme Finance Initiative methodology and scenarios. Based on the stress tests, climate-related risks do not have a strong impact on the Group.
(m)	Activities, commitments and exposures contributing to mitigate environmental risks	Bigbank's annual report include a Sustainability Statement showing a commitment to following ESG principle beyond profit generation. As part of the Credit Policy, the bank has set up the following commitments contributing towards mitigating environmental risks: - the bank shall avoid financing corporate customers involved in illegal logging; endangering well-being of endangered plants and animals; practicing ecologically unsustainable fishing methods - the bank has not financed and will not finance activities related to fossil fuel production At the end of 2025, Group Sustainability Policy along with ESG Rating process was amended, to better take into consideration climate risks and potential adaptation methods.
(n)	Implementation of tools for identification, measurement and management of environmental risks	Environmental risks were identified through the climate projections study as discussed in part (k), which was a part of a larger materiality analysis. The bank's vulnerability towards the identified risks were further assessed stress tests as discussed in part (l).
(o)	Results and outcome of the risk tools implemented and the estimated impact of environmental risk on capital and liquidity risk profile	Internal Capital and Liquidity Adequacy Assessment Process (ICAAP/ILAAP) Procedure contains the assessment of vulnerabilities to ESG risk to be incorporated into credit risk stress test. The bank has been assessing climate risks effects on credit losses as part of the stress testing for many years. The stress tests concluded, that currently the combined effect of physical and transition risks may manifest as a financial impact of up to 3.12 million euros in the period 2025–2026, which is below Bigbank's financially significant threshold, thus no additional capital was allocated.
(p)	Data availability, quality and accuracy, and efforts to improve these aspects	The IPCC climate projections contain the best available information about climate risks in the world. However, the scope of the projections are quite large and better data for local conditions is needed. As an example the Estonian Climate Change Adaptation Plan was adopted in 2017 and climate risks have escalated since then. It can be assumed that the granularity of local climate risks beyond flooding and sea level rise could be improved upon.
(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	Bigbank does not finance fossil fuel production, as the activity is significantly contributing to climate change
(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	ESG risks, which also include environmental risks, are integrated into the group's Operational Risk Policy, the Risk and Capital Management Policy, Business Continuity Management, Risk- and Control Self-Assessment procedure, the Internal Capital and Liquidity Adequacy Assessment Process and the Credit Policy. ESG risks are risk drivers that are assessed in the ESG materiality analysis that looks at ESG risks and their potential impact in relation to traditional risk categories. When ESG risk becomes significant for a certain category, additional measures are taken, including amending of the risk policy. Environmental risks are assessed annually as part of the double materiality analysis. If an envrionmental risk becomes material by score, it is further assessed with internal experts in the sustainability working group. If the aspect is material and exceeds financial materiality threshold, aditional targets are set and the aspect is integrated into the Sustainability Policy and other relevant policies, and reported in the Annual Report.

Table 2 - Qualitative information on Social risk
in accordance with Article 449a CRR

Row number	Qualitative information	
	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	Social risks both in terms of exposure to own workforce, to customers and to community were assessed as part of the double materiality analysis. The annual double materiality analysis is based on the ESG questionnaire sent out to all employees. The questionnaire includes various social aspects, such as their opinions on work-life flexibility or satisfaction with the remuneration policy. The various social aspects are assessed and a list of material topics emerges. In relation to the risk of insufficient consideration of employees' wishes and needs, the bank mitigates the risk through an annual employee feedback survey. From there, concerns are identified and an action plan is created, which in turn is reflected in the managers' annual objectives.
(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	ESG risks are assessed in depth as part of the double materiality analysis which is the basis for CSRD compliance. The double materiality analysis is conducted following the requirements of EFRAG European Sustainability Reporting Standards. The double materiality analysis includes short- medium- and long term time horizons. For each material topic a KPI is set up which is monitored and annually reported in the Annual Report. It is also made sure that all the material topics are part of an internal policy in Bigbank. The double materiality analysis and resulting material topics are subject to independent audits.
(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	As is stated in the Group's Sustainability Policy, Bigbank does not grant loans to customers who practice unethical business principles including but not limited to human or animal abuse, violation of human rights, discrimination or unauthorized use of child labor.
	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:	The bank's Sustainability Policy is approved by the Supervisory Board of Bigbank based on the proposal of the Management Board. The Management Board assigns a member of the Board as responsible for sustainable banking activities, and who also sets up a sustainability working group. Social risks are part of the double materiality analysis, the results of which are presented to the Management Board at least annually, or more often if a significant risk arises.
(i)	Activities towards the community and society	Bigbank has established various support systems with the community; sponsorship activities in Estonia focus mainly on sports (supporting volleyball), youth (offering internships and job shadowing) and large families. Bigbank has collaborated with the Estonian Association of Large Families since 2005, with the aim of offering families with four or more children the opportunity to spend a special and fun day together. In addition, each year one active large family is recognized as having been a good example to the community, awarding them with the title of Large Family of the Year and a prize of 10,000 euros.
(ii)	Employee relationships and labour standards	At the end of 2025, Bigbank Group employed 646 employees. The vast majority were full-time employees with permanent contracts, that are in an employment relationship with Bigbank in accordance with national law. To promote employee health, Bigbank organizes health check-ups for employees in accordance with local requirements, and in Latvia, Lithuania and Finland, also offers health insurance for its employees. To ensure a safe working environment, Bigbank focuses on raising awareness of and improving employees' physical and mental health, for example, by providing psychological support, vaccinations, sports benefits and participation in sports events. Bigbank has adopted a remuneration policy that establishes a framework for fair and transparent compensation throughout the Group. From a data protection perspective, the use and monitoring of employee data at Bigbank are strictly regulated. Bigbank takes into account the feedback from its employees. Feedback gives a clear understanding of what and how needs to change in the bank's employment relationships. The most important policies and internal procedures include, for example, the Code of Conduct and Prevention of Conflict of Interest Policy, General Principles of Work Organization in Bigbank Group, Local Principles of Work Organization, the Remuneration Policy of Bigbank Group, and the Remuneration Principles in Bigbank.
(iii)	Customer protection and product responsibility	Bigbank's vision is to be the most recommended digital financial service provider in the countries where the bank operates. The Bigbank Sustainability Policy stipulates that it avoids greenwashing, adopts best practices in the field and connects its sustainability initiatives with a scientific approach - all of which ensuring product responsibility. Customer service follows the principles of responsible lending and conducts credit analysis to safeguard financial wellbeing and prevent adverse social impacts. Bigbank Service Standard aims to guide the Group in delivering the experience worthy of recommendation by the bank's customer. The standard applies to CRM, Marketing Area and Corporate Banking Area. The implementation of the standard is the responsibility of the local head of Customer Relationship Management, while the Group Head of Customer Experience monitors the implementation. The standard is accessible to all employees on Bigbank's intranet. General Principles of Responsible Lending aim to state general diligence measures to be taken prior to granting of credit to the customers. The provisions established in the principles must be followed by all employees and are applied to all transactions including granting of credit, the postponement of a due date for charge, refinancing or any other similar financial accommodation. The Group Head of Credit Risk is responsible for implementing the principles. The principles are accessible to all employees on Bigbank's intranet. Regarding data protection and privacy, the bank requires their employees to take annual data protection and cybersecurity quizzes, and tests the relevant ICT systems. Bigbank uses encryption for customer data where required and has established rules for handling data protection incidents.
(iv)	Human rights	Bigbank adheres to European and Estonian legislation regarding employee relationships, labour standards and human rights. Bigbank has taken the UN Guiding Principles on Business and Human Rights, the ILO Fundamental Principles and Declaration on Fundamental Rights at Work and the OECD Guidelines for Multinational Enterprises as models when designing its employee policies and procedures – respecting human rights is an integral part of Bigbank's business operations. As an example, the Code of Conduct states that the bank has a zero tolerance policy towards discrimination and harassment based on nationality, citizenship, political views, gender etc.
(e)	Integration of measures to manage social 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	Bigbank monitors and evaluates the effectiveness of its measures through community feedback, employee feedback and customer feedback. Employee metrics are reported quarterly as part of the operational risk overview or if an incident has occurred. An incident is escalated based on its risk level, the highest level risks are reported to Management Board and to the Supervisory Board. Social metrics are reviewed by the bank's supervisory board and management board. Material topics are reported in the Annual Report, which is also independently audited.
(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	Remuneration policy provides a framework for fair and transparent remuneration within the Group. The remuneration policy includes control measures aimed at ensuring that the principle of gender neutrality is respected and that male and female employees are remunerated based on criteria related to the capabilities, competence, qualifications and experience. Remuneration principles set clear guidelines for fair and transparent remuneration and defines benefits provided by the bank that all employees are entitled to
	Risk management	
(h)	Definitions, methodologies and international standards on which the social risk management framework is based	Communication with customers is based on the customer service standard, which sets a goal of providing the bank's customer with an experience that is worthy of recommendation. Principles for Responsible Lending are set out in due diligence measures that must be implemented before granting credit to customers, such as collecting and verifying the data necessary to assess the customer's creditworthiness and giving pre-contractual advice. The provisions set out in the principles are binding on all employees and apply to all transactions. Bigbank has taken the UN Guiding Principles on Business and Human Rights, the ILO Fundamental Principles and Declaration on Fundamental Rights at Work and the OECD Guidelines for Multinational Enterprises as models when designing its employee policies and procedures – respecting human rights is an integral part of Bigbank's business operations.
(i)	Processes to identify, measure and monitor activities and exposures (and collateral wher applicable) sensitive to social risk, covering relevant transmission channels	The bank collects data from employees and customers. Employee satisfaction survey and an ESG questionnaire is sent out to all employees annually. Further stakeholder feedback is collected through customer feedback (regular customer satisfaction surveys to assess the quality of digital channels and services, collaboration with supervisory bodies to promote responsible lending, and dialogue with local regulators on sustainability issues). Based on this, social risks related to employees, community and customers are assessed as part of the double materiality analysis, from which material topics emerge and metrics are set to monitor performance. The results of these metrics are reported annually in the Annual Report.
(j)	Activities, commitments and assets contributing to mitigate social risk	Bigbank allocates resources each year to manage significant impacts. Among other things, the group's budget takes into account employee training costs, event organization costs, work environment safety costs, maintenance and development of necessary information and information security systems, and other similar costs.
(k)	Implementation of tools for identification and management of social risk	Social risks both in terms of exposure to own workforce and to customers are assessed as part of the double materiality analysis, which is developed in accordance with the requirements in the European Sustainability Reporting Standards
(l)	Description of setting limits to social risk and cases to trigger escalation and exclusion in the case of breaching these limits	The Bank has set out in its Credit Policy, that it shall not grant loans to Customers who practice unethical business principles including but not limited to human or animal abuse, violation of human rights, discrimination or unauthorized use of child labor.
(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	ESG risks, which include social risks, are integrated into the group's Operational Risk Policy, the Risk and Capital Management Policy, Business Continuity Management, Risk- and Control Self-Assessment procedure, the Internal Capital and Liquidity Adequacy Assessment Process and the Credit Policy.

Bigbank has established group-wide policies that apply to all employees. All policies are supervisory board level documents. Based on these policies, various internal procedures have been developed, which fall under the management's authority. This means that the implementation of the policies is the responsibility of the management.

Table 3 - Qualitative information on Governance risk
in accordance with Article 449a CRR

Row number		Qualitative information
	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	The responsibilities of the Management Board are regulated by the articles of association of Bigbank AS, the Estonian Commercial Code and the Estonian Credit Institutions Act. The Management Board makes day-to-day management decisions, taking into account the best interests of the bank and the shareholders, and ensures that the company develops in a sustainable manner and in accordance with the goals and strategy approved by the Supervisory Board. The general internal governance principles, including the description of the legal structure and the management and responsibility of the supervisory board, management board and cross-border services, are regulated by the Group Governance Policy and the Group Governance Procedure, as well as the Branches' Management Procedure. All members of the management board are required to have an understanding of the Group's governance framework and their respective roles and responsibilities therein, as well as the ability to contribute to the implementation of an appropriate corporate culture, values and conduct within both the management body and the bank. ESG focus points are set up in the Group's Sustainability Policy. The bank's sustainability policy is approved by the Supervisory Board of Bigbank based on the proposal of the Management Board. ESG risks are integrated into the group's Operational Risk Policy, the Risk and Capital Management Policy, Business Continuity Management, Risk- and Control Self-Assessment procedure, the Internal Capital and Liquidity Adequacy Assessment Process and the Credit Policy.
(b)	Institution's accounting of the counterparty's highest governance body's role in non-financial reporting	The bank establishes, develops, promotes and evaluates its corporate culture through policies and internal regulations, taking into account developments in external regulations and practices, as well as internal feedback and related incidents. The bank collects feedback to improve its internal regulations from both customers and employees. Bigbank has established clear guidelines for preventing and detecting conflicts of interest, including corruption and bribery, in its Code of Conduct and Prevention of Conflict of Interest Policy and the Procedure for Preventing of Conflict of Interest. Code of Conduct and Prevention of Conflict of Interest Policy and related management orders reflect the Group's objectives of good governance and sustainable value creation for all the Group's main stakeholders including customers, employees and shareholders. The purpose of the Code of Conduct is is to establish general principals on conduct, compliance and ethical governance within the Group. The supervisory board is responsible for implementing the Code of Conduct and Prevention of Conflict of Interest Policy. The policy, which is primarily intended to be implemented with the help of the bank's employees, is accessible to all employees on Bigbank's intranet. In 2024, Bigbank AS also enacted Diversity Policy according to which the bank strives to promote diversity of the members of the Management- and Supervisory Board of Bigbank AS. Internal regulations are accessible to all employees on Bigbank's intranet. Employees are also introduced to these internal regulations when starting their employment and are notified via email when a regulation is amended. Employees are required to undergo training on conflicts of interest, data protection and general code of conduct upon starting their employment. For conflicts or concerns which are sensitive in nature and require anonymity, a whistleblower line is set up to allow for all grievancs to be handled and protection of the informating is assured.
(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	
	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	

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

Sector/subsector	Gross carrying amount (MIn EUR)	Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (MIn EUR)	Of which Stage 2 exposures	Of which non-performing exposures	GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)	Of which Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
Exposures towards sectors that highly contribute to climate change*	**1 086 753 482.32**		**43 340 384.71**	**35 612 899.61**		**2 829 642.18**	**469 455.88**	**1 280 025.44**				**981 916 941.50**	**55 698 568.37**	**32 281 120.71**	**15 576 826.31**	**4**
A - Agriculture, forestry and fishing	72 692 311.18		2 391 920.71	15 196 891.45		635 000.38	51 396.57	542 185.41				35 621 307.52	14 462 403.54	22 066 414.71		7
B - Mining and quarrying	80 483.47			11 436.61		5 068.93		11 436.61				46 135.67	22 911.19			4
B.08 - Other mining and quarrying	80 483.47			11 436.61		5 068.93		11 436.61				46 135.67	22 911.19			4
C - Manufacturing	14 618 440.13		36 519.84	92 353.85		10 523.72	652.42	4 583.25				12 013 871.56	2 152 298.61	447 686.71		4
C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	2 581.09											2 581.09				3
C.31 - Manufacture of furniture	13 098.58											13 098.58				3
D - Electricity, gas, steam and air conditioning supply	10 255 946.23		21 260.03			13 422.79	291.59					10 255 946.23				3
D35.1 - Electric power generation, transmission and distribution	32 225.59											32 225.59				3
E - Water supply; sewerage, waste management and remediation activities	264 014.95											238 819.15	25 195.79			3
F - Construction	95 824 039.38		13 190 327.58	804 654.20		99 026.01	25 272.36	45 225.41				90 946 332.71	3 608 412.05	1 224 069.21		3
F.41 - Construction of buildings	73 195.51					34.44						73 195.51				3
F.42 - Civil engineering	20 063.02					4.81						20 063.02				3
F.43 - Specialised construction activities	88 789.75			0.09		33.04						88 789.75				3
G - Wholesale and retail trade; repair of motor vehicles and motorcycles	23 439 421.74		2 816 500.44	410 641.55		110 555.44	17 149.72	69 212.51				19 794 796.47	2 551 225.96	1 024 186.80		4
H - Transportation and storage	14 608 866.67		573 051.05	29 984.90		51 748.02	26 816.63	4 720.75				13 490 675.69	961 969.15	151 501.08		3
H.49 - Land transport and transport via pipelines	23 608.05		5 266.73			63.52	32.11					23 608.05				3
H.52 - Warehousing and support activities for transportation	114 005.16					228.52						114 005.16				3
I - Accommodation and food service activities	30 118 475.56		45 822.16	332 543.12		36 350.22	3 277.93	9 484.06				28 971 838.05	471 596.71	665 556.74		3
L - Real estate activities	854 969 958.58		24 310 805.05	19 066 937.04		1 904 296.89	347 876.59	602 661.50				799 509 056.50	31 914 152.08	7 367 262.20	15 576 826.31	3
Exposures towards sectors other than those that highly contribute to climate change*	**153 814 953.78**		**1 994 523.73**	**1 081 205.41**		**280 396.04**	**49 227.28**	**49 311.87**				**146 391 704.91**	**5 431 619.84**	**1 982 144.97**		**3**
K - Financial and insurance activities	54 327 664.95					81 531.01						54 279 696.39	47 968.56			3
Exposures to other sectors (NACE codes J, M - U)	69 368 813.27		1 948 701.58	748 662.29		162 514.81	45 949.35	39 827.81				63 140 170.47	4 912 054.57	1 316 588.23		3
TOTAL	**1 240 568 436.10**		**45 334 908.44**	**36 694 105.02**		**3 110 038.22**	**518 683.16**	**1 329 337.31**				**1 128 308 646.40**	**61 130 188.21**	**34 263 265.68**	**15 576 826.31**	**6**

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

	Counterparty sector	Total gross carrying amount amount (in MEUR)								
			Level of energy efficiency (EP score in kWh/m² of collateral)						Level of energy efficiency (EPC label of collateral)	Without EPC label of collateral
			0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A B C D EF G	Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated
1	**Total EU area**	**2 042 816 624.94**								**2 042 816 624.94**
2	Of which Loans collateralised by commercial immovable property	916 360 428.60								916 360 428.60
3	Of which Loans collateralised by residential immovable property	1 126 456 196.34								1 126 456 196.34
4	Of which Collateral obtained by taking possession: residential and commercial immovable properties									
5	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated									
6	**Total non-EU area**									
7	Of which Loans collateralised by commercial immovable property									
8	Of which Loans collateralised by residential immovable property									
9	Of which Collateral obtained by taking possession: residential and commercial immovable properties									
10	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated									

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

Variable: Geographical area subject to climate change physical risk - acute and chronic events	Gross carrying amount											
	of which exposures sensitive to impact from climate change physical events									Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
	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		
		<= 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	365 656.48	225 820.13	139 836.35			2.21			25 093.15	0.00	4 213.97	2 206.51	
2 B - Mining and quarrying	29 264.21	6 353.02	22 911.19			3.21					150.11		
3 C - Manufacturing	467 263.32	271 607.36	195 655.96			2.30					2 818.06		
4 D - Electricity, gas, steam and air conditioning supply	5 099.38	5 099.38				1.25					13.29		
5 E - Water supply; sewerage, waste management and remediation activities	28 073.77	2 877.97	25 195.79			3.49					141.33		
6 F - Construction	2 638 060.37	1 680 839.91	957 218.83			2.16			182 331.92	77 120.79	47 529.69	15 632.77	17 769.69
7 G - Wholesale and retail trade; repair of motor vehicles and motorcycles	975 831.38	480 464.91	495 366.47			2.52			20 365.68	76 126.34	25 238.93	2 629.60	17 596.11
8 H - Transportation and storage	2 068 603.48	1 895 465.59	173 137.90			1.46			154 836.91	17 845.46	33 625.19	18 548.34	4 090.82
9 L - Real estate activities	210 042.68	143 999.43	66 043.24			2.04			42 112.61	6 857.79	5 092.15	2 530.91	1 587.42
10 Loans collateralised by residential immovable property													
11 Loans collateralised by commercial immovable property													
12 Repossessed colalterals													
13 Other relevant sectors (breakdown below where relevant)													

Mitigating actions: Assets for the calculation of GAR

	Disclosure reference date T											
		Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)		
		Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)				Of which towards taxonomy relevant sectors (Taxonomy-eligible)		
	Total gross carrying amount		Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)				Of which environmentally sustainable (Taxonomy-aligned)		
			Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which adaptation	Of which enabling		Of which specialised lending	Of which transitional /adaptation	Of which enabling
GAR - Covered assets in both numerator and													
Loans and advances, debt securities and equity	1 758 499 473.69	1 331 760 987.62											
Financial corporations													
Non-financial corporations (subject to NFRD disclosure obligations)													
Households	**1 758 499 473.69**	**1 331 760 987.62**								**1 331 760 987.62**			
of which loans collateralised by residential immovable property	920 857 061.04	920 857 061.04								920 857 061.04			
of which building renovation loans	117 787 558.75	117 787 558.75								117 787 558.75			
of which motor vehicle loans	293 116 367.83	293 116 367.83								293 116 367.83			
Local governments financing													
TOTAL GAR ASSETS	**1 758 499 473.69**	**1 331 760 987.62**								1 331 760 987.62			
Assets excluded from the numerator for GAR calculation (covered in the denominator)													
EU Non-financial corporations (not subject to NFRD disclosure obligations)	1 239 304 474.52												
Loans and advances	1 239 304 474.52												
Debt securities													
Equity instruments													
Non-EU Non-financial corporations (not subject to NFRD disclosure obligations)													
Loans and advances													
Debt securities													
Equity instruments													
Derivatives													
On demand interbank loans	5 864 485.42												
Cash and cash-related assets													
Other assets (e.g. Goodwill, commodities etc.)	117 934 317.05												
TOTAL ASSETS IN THE DENOMINATOR (GAR)	**3 121 602 750.68**												
Other assets excluded from both the numerator and denominator for GAR calculation													
Sovereigns													
Central banks exposure	479 060 397.34												
Trading book	40 668 328.97												
TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR	**519 728 726.31**												
TOTAL ASSETS	**3 641 331 476.99**												

GAR (%)

% (compared to total covered assets in the denominator)	Disclosure reference date T: KPIs on stock										Disclosure reference date T: KPIs on flows									
	Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)				TOTAL (CCM + CCA)				Climate Change Mitigation (CCM)				Climate Change Adaptation (CCA)			
	Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors				Proportion of eligible assets funding taxonomy relevant sectors				Proportion of new eligible assets funding taxonomy relevant sectors				Proportion of new eligible assets funding taxonomy relevant sectors			
		Of which environmentally sustainable				Of which environmentally sustainable				Of which environmentally sustainable				Of which environmentally sustainable				Of which environmentally sustainable		
		Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which adaptation	Of which enabling		Of which specialised lending	Of which transitional/adaptation	Of which enabling	Proportion of total assets covered	Of which specialised lending	Of which transitional	Of which enabling		Of which specialised lending	Of which adaptation	Of which enabling
GAR																				
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation																				
Financial corporations																				
Non-financial corporations subject to NFRD disclosure obligations																				
Households	76%																			
of which loans collateralised by residential immovable property	100%																			
of which building renovation loans	100%																			
of which motor vehicle loans	100%																			
Local government financing																				
Housing financing																				
Other local governments financing																				
Collateral obtained by taking possession: residential and commercial immovable properties																				

% (compared to total covered assets in the denominator)	Disclosure reference date T: KPIs on flows					
	TOTAL (CCM + CCA)					
	Proportion of new eligible assets funding taxonomy relevant sectors					
		Of which environmentally sustainable				
		Of which specialised lending	Of which transitional/adaptation	Of which enabling	Proportion of total new assets covered	
GAR						
Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation						
Financial corporations						
Non-financial corporations subject to NFRD disclosure obligations						
Households	76%				37%	
of which loans collateralised by residential immovable property	100%				25%	
of which building renovation loans	100%				3%	
of which motor vehicle loans	100%				8%	
Local government financing						
Housing financing						
Other local governments financing						
Collateral obtained by taking possession: residential and commercial immovable properties						

Summary of GAR KPIs

	KPI			
	Climate change mitigation	Climate change adaptation	Total (Climate change mitigation + Climate change adaptation)	% coverage (over total assets)*
GAR stock				85.73%
GAR flow				37.36%

* % of assets covered by the KPI over banks´ total assets

IRRBB - Interest Rate Risk/ in the Banking Book

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

Supervisory shock scenarios		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	-10 535 107.20	-12 052 796.85	312 157.93	-1 636 365.50
2	Parallel down	-700 941.81	4 177 831.78	-1 129 802.74	1 324 015.75
3	Steepener	6 310 329.34	10 774 311.36		
4	Flattener	-13 125 302.44	-11 422 652.37		
5	Short rates up	-13 707 862.94	-13 002 403.93		
6	Short rates down	5 976 683.82	12 557 869.90		