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# DISCLOSURE REPORT FOR 2025

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## INTRODUCTION

The Disclosure Report (hereinafter – the Report) has been prepared in accordance with Section 36.3 of the Credit Institution Law, the requirements set out in Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms, and amending Regulation (EU) No 648/2012, governing the disclosure of information on the risks inherent in the activities of a credit institution and investment firm, the objectives, methods and policies for managing those risks, own funds requirements and internal capital adequacy assessment, as well as remuneration policies and practices, applying the reporting formats prescribed by Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council, and repealing Commission Implementing Regulation (EU) No 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2017/2295, as well as in accordance with Regulation No 264 of Latvijas Banka "Additional Requirements for the Disclosure of Material, Protected or Confidential Information by Credit Institutions". Part of the aforementioned information is also disclosed in the document "AS 'Industra Bank' Separate Financial Statements of the Bank and Consolidated Financial Statements of the Group for the year ended 31 December 2025" (hereinafter – the 2025 Annual Report), available on the AS "Industra Bank" website. <https://industra.finance/data/2025-gada-parskati/industra-2025-annual-report.pdf>

Information on the management of AS "Industra Bank" (hereinafter – the Bank) is provided in the 2025 Annual Report (p. 8) and on the Bank's website under the section "Bank" ("Management"). <https://industra.finance/en/bank/leadership>

Information on the Bank's organisational structure is provided in the Bank's 2025 Annual Report (p. 17) and on the Bank's website under the section "Bank". <https://industra.finance/data/pdf/industra-org-struktura-2025.pdf>

Current information on the Bank's shareholders is provided on the Bank's website under the section "About the Bank" ("Shareholders"). <https://industra.finance/en/bank/shareholders>

The Disclosure Report is provided at the level of the consolidation group. AS "Industra Bank" is the parent company of the consolidation group and is subject to disclosure requirements. Information on the composition of the consolidation group and the consolidation methods applied is provided in the 2025 Annual Report (pp. 17-18) and has not changed since the publication of that report.

In accordance with the notification of Latvijas Banka, the Bank is classified as a small and non-complex institution; accordingly, the Report is prepared on an annual basis, in compliance with the requirements of Article 433b of Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012.

The Report has been reviewed and approved by the Bank's Management Board on 21 May 2026.

## CAPITAL AND LIQUIDITY ADEQUACY ASSESSMENT PROCESS

The purpose of the capital and liquidity adequacy assessment is to ensure that the amount, composition and distribution of the Bank's capital are sufficient to cover the risks inherent in and potential to the Bank's current and planned activities, and that the Bank's liquidity buffer is adequate to maintain the Bank's liquidity adequacy.

The Bank has developed internal documents governing the capital and liquidity adequacy assessment processes – the Capital and Liquidity Adequacy Assessment Policy and Procedure. For the purposes of capital adequacy assessment, the Bank applies the definition of minimum capital requirements as set out in Part Two, Title I of EU Regulation No 575/2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 (hereinafter – Regulation No 575/2013) and intends to continue applying this definition going forward. The Bank also uses this own funds definition for performance assessment, risk management and other decision-making with respect to its current and planned activities.

The expert method was applied during the reporting period to identify the material risks inherent in the Bank's activities. For 2025, the Bank's management has identified the following material risks: credit risk, operational risk (including information technology risk), interest rate risk in the non-trading book, concentration risk, money laundering and terrorism and proliferation financing and sanctions risk, liquidity risk, reputational risk, strategic (business model) risk, and sustainability risk.

During 2025, the Bank conducted its capital adequacy assessment using the "Basel Pillar 1+" approach. The amount of capital required to cover risks (hereinafter – internal capital requirements) was calculated by aggregating the following components:

- Pillar 1 risk capital requirements;
- Pillar 2 risk capital requirements – the amount of capital required to cover risks comprises the capital required to cover individual risks and other risks inherent in and potential to the Bank's activities;
- Capital guidance – the amount of capital required to ensure that the Bank's capital remains sufficient in the event of potential adverse scenarios, as well as to ensure that the Bank's capital remains adequate throughout the full economic cycle, i.e., during periods of economic expansion the Bank builds up a capital buffer to cover potential losses that may arise during periods of economic downturn.

For the determination of the capital amount required to cover Pillar 1 risks, the Bank applies the methods prescribed by EU Regulation No 575/2013.

For the calculation of credit risk capital requirements, the Bank uses the standardised approach in accordance with EU Regulation No 575/2013. For the purpose of determining the credit quality step for all exposure categories, the Bank has nominated Standard & Poor's Ratings Services as its external credit assessment institution. The Bank uses financial collateral and guarantees with state counter-guarantees issued by AS "Development Finance Institution Altum" for the purpose of reducing exposure amounts. The Bank applies a reduction to credit risk capital requirements in respect of exposures to small and medium-sized enterprises (SMEs) by applying the SME supporting factor set out in Article 501 of Regulation No 575/2013.

The capital requirement for credit valuation adjustment (CVA) risk is calculated by the Bank in accordance with the requirements of Title VI of Part Three of EU Regulation No 575/2013, using the simplified CVA method.

The Bank is permitted to exclude the calculation of position risk capital requirements for debt and equity instruments in the trading book. The conditions for maintaining this exemption are set out in Article 94 of EU Regulation No 575/2013.

The counterparty credit risk capital requirement for the reporting period was calculated in accordance with the provisions of Section 4 of Chapter 6 of Part Three of EU Regulation No 575/2013. For the calculation of exposure values, the Bank applied the original exposure method.

The foreign exchange risk capital requirement for the non-trading book and trading book was determined in accordance with the provisions of Chapter 3 of Title IV of Part Three of EU Regulation No 575/2013.

The commodities risk capital requirement for the non-trading book and trading book was calculated in accordance with the provisions of Chapter 4 of Title IV of Part Three of EU Regulation No 575/2013.

For the calculation of operational risk capital requirements, the Bank uses the standardised approach in accordance with the requirements of Title III of Part Three of EU Regulation No 575/2013. In addition, the Bank assesses whether the level of operational risk calculated in accordance with the regulatory minimum capital requirements is sufficient to cover operational risk-related losses.

The settlement/delivery risk capital requirement is calculated in accordance with the provisions of Title V of Part Three of EU Regulation No 575/2013.

Within the framework of determining the capital amount required to cover Pillar 2 risks, capital requirements are calculated for:

- interest rate risk in the non-trading book;
- the impact of concentration risk on credit risk;
- money laundering and terrorism and proliferation financing and sanctions risk;
- strategic (business model) risk.

The Bank applies the simplified method for calculating the amount of capital required to cover interest rate risk in the non-trading book.

The Bank applies the simplified method for calculating the amount of capital required to cover concentration risk. In addition, the Bank limits the following potential risk concentrations – limits are set for the maximum exposure amount to a single client, a group of connected clients, the structure of legal entities' credit exposure by economic sector limits, the volume of the resident and non-resident credit portfolio, the structure of natural persons' credit exposure by loan type, the structure of credit exposure by collateral type, by loan repayment term, and by risk category/rating.

The Bank applies the simplified method for calculating the amount of capital required to cover money laundering and terrorism and proliferation financing and sanctions risk.

The Bank calculates the capital amount required to cover other risks using the simplified method. The capital amount required to cover other risks is 7.5% of the total regulatory minimum capital requirements, comprising:

- a capital requirement for strategic (business model) risk of 2.5% of the total Pillar 1 risk capital requirements;
- a capital requirement for other risks of 5% of the total Pillar 1 risk capital requirements.

The Bank calculates a capital guidance amount to ensure that the Bank's capital is sufficient to absorb losses in the event of potential material adverse scenarios affecting the Bank's operations, and to ensure that the amount of capital available to the Bank is adequate throughout the full economic cycle, i.e., during periods of economic expansion the Bank builds up a capital buffer to cover losses that may arise during periods of economic downturn. In the event of adverse developments, the Bank may draw on the capital buffer to cover losses and maintain a reduced capital buffer, absorbing the losses associated with the adverse event from the previously accumulated buffer. The Bank takes all necessary measures to restore the capital buffer within an appropriate timeframe to address other potential adverse events, and to ensure that the amount of capital available to the Bank remains adequate throughout the economic cycle. In determining the capital guidance amount, the Bank assessed possible development scenarios for the Bank over the next three years.

The Bank uses stress testing to assess future risks. Stress testing enables the identification of potential events or changes in market conditions that could have a negative impact on the Bank's capital. Stress testing was conducted by modelling scenarios consistent with the Bank's specific business profile, strategic development objectives and potential changes in financial market conditions. Given the scale and specific nature of the Bank's operations, a stress testing methodology has been approved. To determine the capital guidance amount, the Bank considered macroeconomic development scenarios – a baseline scenario and an adverse development scenario for each of the next three years. The capital guidance amount was determined based on the results of the stress test scenario year in which the greatest adverse impact on the Bank was observed.

Credit risk is the most material risk to the Bank's operations and has the potential to affect the Bank's development scenarios. Credit risk stress test scenarios and their results served as the basis for determining the capital guidance amount. In conducting credit risk stress testing, the Bank assessed the impact of scenarios on the level of credit risk, examined projected changes in the balance sheet, profit and own funds over a three-year horizon, and performed reverse stress testing. The capital guidance amount depends on the results of the credit risk stress tests and the state of the economy.

For operational risk management purposes, the Bank used the results of operational risk stress testing. Expected operational risk losses were assessed taking into account the maximum annual operational risk loss amount (net of recoveries) actually incurred and projected over the preceding five-year period. The Bank's operational risk event database and operational risk indicator data were used for the calculations. Unexpected operational risk losses were assessed taking into account the maximum potential annual operational risk loss amount over the preceding five years, publicly available compilations of external operational risk event data, and other publicly available information, scaled to the Bank's size and operations.

The Bank conducts regular stress testing of liquidity risk and interest rate risk in the non-trading book.

The results of the stress tests confirm that the Bank's capacity to absorb the adverse consequences of stress scenario realisation is adequate.

The Bank determines the total required capital amount by aggregating the capital required to cover the risks for which capital requirements are calculated in the capital adequacy assessment process, together with the capital guidance amount.

EU and Latvian Republic legislation requires banks to maintain a minimum capital adequacy ratio of 8%. In accordance with the requirements of Bank of Latvia, the Bank was required to maintain individual total own funds requirements of 10.95% in 2025. In addition, pursuant to Section 35.25 of the Credit Institution Law, the Bank must ensure that its Common Equity Tier 1 capital is sufficient to meet the combined capital buffer requirement, which currently – pursuant to the requirement set out in Section 35.3, paragraph one of the Credit Institution Law – consists of a capital conservation buffer of 2.5% of the total risk exposure amount calculated in accordance with Article 92(3) of EU Regulation 575/2013, and – pursuant to the requirement set out in Section 35.4, paragraph one of the Credit Institution Law – an institution-specific countercyclical capital buffer, determined as the product of the total risk exposure amount calculated in accordance with Article 92(3) of the Regulation and the institution-specific countercyclical capital buffer rate of 0.99%.

The Bank's Capital and Liquidity Adequacy Assessment Policy stipulates that the Bank's capital must be sufficient to support the Bank's existing operations and future business development over a capital adequacy planning horizon of not less than 3 years. In planning capital adequacy, the Bank considers:

- the Bank's business forecast (planned changes in services, risk level forecast, profit forecast, forecast of the volume and structure of assets and liabilities, subordinated capital repayment schedules, subordinated capital raising plans, planned investments in the capital of other undertakings, client needs and the Bank's maximum exposure capacity, the quality of the internal control system, governance framework and risk management system, stress test results);
- the Bank's shareholders stance (dividend policy, share issuance capacity);
- opportunities for raising additional Tier 1 and Tier 2 capital;
- the external economic environment and market outlook;
- changes in legislation.

Based on the results of the capital adequacy assessment process, the Bank summarises the key findings, identifies areas requiring improvement or other action, and develops an action plan to ensure capital adequacy. The action plan for ensuring capital adequacy may include the following measures:

- increasing the amount of capital available to the Bank;
- changing the Bank's risk profile – reducing the volume of certain types of activities, applying new risk mitigation methods, etc.;
- improving the internal control system, governance framework and risk management system;

- revising capital adequacy targets, where necessary, with a transitional period established for achieving the revised targets.

The following sources are envisaged for increasing the Bank's capital:

- allocation of retained earnings for the current year to own funds;
- additional capital contributions (including additional share issuance);
- raising of subordinated capital;
- issuance of Additional Tier 1 capital instruments;
- disposal of repossessed assets.

In a crisis, to meet capital adequacy requirements the Bank may take measures to modify the structure and reduce the volume of risk exposures, as well as issue additional Tier 1 capital instruments or raise subordinated capital.

Additional information on the methods used to manage the material risks inherent in the Bank's operations is provided in the 2025 Annual Report (pp. 29-86). The information has not changed since the publication of that report.

## KEY METRICS TEMPLATE

TEMPLATE EU KM1 – (IN WHOLE EURO)

		a	e
		2025	2024
	<b>Available own funds (amounts)</b>		
1	Common Equity Tier 1 (CET1) capital	26,256,284	24,280,913
2	Tier 1 capital	26,256,284	24,280,913
3	Total capital	31,376,284	27,633,616
	Risk-weighted exposure amounts		
4	Total Risk exposure amount	168,459,317	149,159,178
	<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>		
5	Common Equity Tier 1 ratio (%)	15.59%	16.28%
6	Tier 1 ratio (%)	15.59%	16.28%
7	Total capital ratio (%)	18.63%	18.53%
	<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>		
EU 7.a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.95%	2.00%
EU 7.b	of which: to be made up of CET1 capital (percentage points)	1.66%	1.13%
EU 7.c	of which: to be made up of Tier 1 capital (percentage points)	2.21%	1.50%
EU 7.d	Total SREP own funds requirements (%)	10.95%	10.00%
	<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>		
8	Capital conservation buffer (%)	2.50%	2.50%
EU 8.a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)		
9	Institution specific countercyclical capital buffer (%)	0.99%	0.50%
EU 9.a	Systemic risk buffer (%)		
10	Global Systemically Important Institution buffer (%)		
EU 10.a	Other Systemically Important Institution buffer (%)		
11	Combined buffer requirement (%)	3.49%	3.00%
EU 11.a	Overall capital requirements (%)	14.44%	13.00%
12	CET1 available after meeting the total SREP own funds requirements (%)	10.83%	7.31%
	<b>Leverage ratio</b>		
13	Total exposure measure	333,061,265	299,888,288
14	Leverage ratio (%)	7.88%	8.10%
	<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>		
EU 14.a	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%
	<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>		
EU 14.d	Leverage ratio buffer requirement (%)		

		a	e
		2025	2024
EU 14.e	Overall leverage ratio requirement (%)	3.00%	3.00%
<b>Liquidity Coverage Ratio</b>			
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	127,096,012	134,838,645
EU 16.a	Cash outflows - Total weighted value	63,022,207	41,222,646
EU 16.b	Cash inflows - Total weighted value	1,088,734	7,849,489
16	Total net cash outflows (adjusted value)	61,933,473	34,305,567
17	Liquidity coverage ratio (%)	205%	393%
<b>Net Stable Funding Ratio</b>			
18	Total available stable funding	231,669,470	228,024,838
19	Total required stable funding	156,064,733	105,698,435
20	NSFR ratio (%)	148%	216%

## OVERVIEW OF TOTAL RISK EXPOSURE AMOUNTS

TEMPLATE EU OV1 – (IN WHOLE EURO)

		a Total risk exposure amounts (TREA)		c Total own funds requirements
		2025	2024	2025
1	Credit risk (excluding CCR)	144,462,247	120,808,002	11,556,980
2	Of which standardised approach	144,462,247	120,808,002	11,556,980
3	Tostarp fondu IRB (F-IRB) pieeja			
4	Of which slotting approach			
EU 4.a	Of which equities under the simple risk-weighted approach			
5	Of which the Advanced IRB (A-IRB) approach			
6	Counterparty credit risk - CCR	239,863	30,463	19,189
7	Of which standardised approach			
8	Of which internal model method (IMM)			
EU 8.a	Of which exposures to a CCP			
EU 8b	Of which credit valuation adjustment - CVA	239,863	30,463	19,189
9	Tostarp cits CCR			
10	Not applicable			
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	Tostarp SEC-IRBA pieeja			
18	Tostarp SEC-ERBA (ieskaitot IAA)			
19	Tostarp SEC-SA pieeja			
EU 19.a	Of which 1 250 % / deduction			
20	Position, foreign exchange and commodities risks (Market risk)	0	541,963	0
21	Of which standardised approach	0	541,963	0
22	Tostarp IMA			
EU 22.a	Large exposures			
23	Operational risk	23,757,208	27,778,750	1,900,577
EU 23.a	Of which basic indicator approach	23,757,208	27,778,750	1,900,577
EU 23.b	Of which standardised approach			
EU 23.c	Of which advanced measurement approach			
24	Amounts below the thresholds for deduction (subject to 250 % risk weight)			
25	Not applicable			
26	Not applicable			
27	Not applicable			
28	Not applicable			
<b>29</b>	<b>Total</b>	<b>168,459,317</b>	<b>149,159,178</b>	<b>13,476,745</b>

## COMPOSITION OF REGULATORY OWN FUNDS

TEMPLATE EU CC1 – (IN WHOLE EURO)

		a 2025	b Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
1	Capital instruments and the related share premium accounts	20,000,064	A + B
	of which: Instrument type 1	20,000,064	A
	of which: Instrument type 2		
	to starp: Instrumenta veids 3		
2	Retained earnings	8,364,486	E
3	Accumulated other comprehensive income (and other reserves)	37,460	D
EU-3.a	Funds for general banking risk	0	C
4	CRR 484 (3) and the related share premium accounts subject to phase out from CET1		
5	Minority interests (amount allowed in consolidated CET1)		
EU-5.a	Independently reviewed interim profits net of any foreseeable charge or dividend		
<b>6</b>	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>28,402,010</b>	
	<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>		
7	Additional value adjustments (negative amount)	-2,805	
8	Intangible assets (net of related tax liability) (negative amount)	-29,545	F
9	Not applicable		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article CRR 38 (3) CRR are met) (negative amount)		
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value		
12	Negative amounts resulting from the calculation of expected loss amounts		
13	Any increase in equity that results from securitised assets (negative amount)		
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		
15	Defined-benefit pension fund assets (negative amount)		
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)		
17	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		

		a 2025	b Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
20	Not applicable		
EU-20.a	Exposure amount of the following items which qualify for a RW of 1 250%, where the institution opts for the deduction alternative		
EU-20.b	of which: qualifying holdings outside the financial sector (negative amount)		
EU-20.c	of which: securitisation positions (negative amount)		
ES-20.d	of which: free deliveries (negative amount)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article CRR 38 (3) CRR are met) (negative amount)		
22	Amount exceeding the 17,65% threshold (negative amount)		
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities		
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences		
EU-25.a	Losses for the current financial year (negative amount)		
ES-25.b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)		
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)		
27.a	Other regulatory adjustments	-2,113,376	
28	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	<b>-2,145,726</b>	
29	<b>Common Equity Tier 1 capital</b>	<b>26,256,284</b>	
	<b>Additional Tier 1 (AT1) capital: instruments</b>		
30	Capital instruments and the related share premium accounts		
31	of which: classified as equity under applicable accounting standards		

		a 2025	b Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
32	of which: classified as liabilities under applicable accounting standards		
33	CRR 484 (4) and the related share premium accounts subject to phase out from AT1		
EU-33.a	CRR 494a(1) subject to phase out from AT1		
ES-33.b	CRR 494b(1) subject to phase out from AT1		
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		
35	of which: instruments issued by subsidiaries subject to phase out		
<b>36</b>	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>		
	<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>		
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)		
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
41	Not applicable		
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)		
42.a	Other regulatory adjustments to AT1 capital		
<b>43</b>	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>		
<b>44</b>	<b>Additional Tier 1 (AT1) capital</b>		
<b>45</b>	<b>Tier 1 capital (T1 = CET1 + AT1)</b>		
	<b>Tier 2 (T2) capital: instruments</b>		
46	Capital instruments and the related share premium accounts	5,120,000	part of G
47	CRR 484(5) and the related share premium accounts subject to phase out from T2 as described in CRR 486(4)		
EU-47.a	CRR 494a(2) subject to phase out from T2		
ES-47.b	CRR 494b(2) subject to phase out from T2		
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments)		

	a 2025	b Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
		not included in rows 5 or 34) issued by subsidiaries and held by third parties
49		of which: instruments issued by subsidiaries subject to phase out
50		Credit risk adjustments
<b>51</b>	<b>5,120,000</b>	<b>Tier 2 (T2) capital before regulatory adjustments</b>
		<b>Tier 2 (T2) capital: regulatory adjustments</b>
52		Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)
53		Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)
54		Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)
54.a		Not applicable
55		Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)
56		Not applicable
EU-56.a		Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)
ES-56.b		Other regulatory adjustments to T2 capital
<b>57</b>		<b>Total regulatory adjustments to Tier 2 (T2) capital</b>
<b>58</b>	<b>5,120,000</b>	<b>Tier 2 (T2) capital</b>
<b>59</b>	<b>31,376,284</b>	<b>Total capital (TC = T1 + T2)</b>
<b>60</b>	<b>168,459,317</b>	<b>Total Risk exposure amount</b>
		<b>Capital ratios and requirements including buffers</b>
61	15.59%	Common Equity Tier 1 capital
62	15.59%	Tier 1 capital
63	18.63%	Total capital
64	9.65%	Institution CET1 overall capital requirements
65	2.50%	of which: capital conservation buffer requirement
66	0.99%	of which: countercyclical capital buffer requirement
67	0.00%	of which: systemic risk buffer requirement
EU-67.a		of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement

		a 2025	b Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
ES-67.b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage		
68	<b>Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements</b>	<b>7.37%</b>	
	<b>National minima (if different from Basel III)</b>		
69	Not applicable		
70	Not applicable		
71	Not applicable		
	<b>Amounts below the thresholds for deduction (before risk weighting)</b>		
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)		
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article CRR 38 (3) CRR are met)		
	<b>Applicable caps on the inclusion of provisions in Tier 2</b>		
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach		
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		
	<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</b>		
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		

		<b>a</b> <b>2025</b>	<b>b</b> <b>Source based on</b> <b>reference</b> <b>numbers/letters of</b> <b>the balance sheet</b> <b>under the</b> <b>regulatory scope</b> <b>of consolidation</b>
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

## RECONCILIATION OF REGULATORY OWN FUNDS TO BALANCE SHEET IN THE AUDITED FINANCIAL STATEMENTS

TEMPLATE EU CC2 – (IN WHOLE EURO)

		a	b	c
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
EUR'000		As at period end	As at period end	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements				
1	Cash and demand claims against the Bank of Latvia	118,346,592	118,346,592	
2	Demand claims against credit institutions	90,325	90,325	
3	Financial assets measured at fair value through profit or loss	1,278,358	1,278,358	
4	Financial assets measured at fair value through other comprehensive income	37,460	37,460	
5	Financial assets measured at amortised cost	173,121,745	173,121,745	
5.1	Debt securities	0	0	
5.2	Loans and receivables	173,121,745	173,121,745	
6	Intangible assets	29,545	29,545	F
7	Tangible assets and right-of-use assets	8,826,822	8,826,822	
8	Investment property	15,623,160	15,623,160	
9	Other assets	5,645,205	5,645,205	
<b>Total assets</b>		<b>322,999,212</b>	<b>322,999,212</b>	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
1	Financial liabilities measured at amortised cost	282,410,349	282,410,349	
1.1	Deposits	276,396,634	276,396,634	
1.2	Subordinated liabilities	6,013,715	6,013,715	G
2	Other liabilities	7,592,379	7,592,379	
3	Provisions	2,013,163	2,013,163	
<b>Total liabilities</b>		<b>292,015,891</b>	<b>292,015,891</b>	
Shareholders' Equity				
1	Paid-up share capital	20,000,064	20,000,064	A
2	Share premium	0	0	B
3	Reserve capital and other reserves	0	0	C
4	Accumulated result in other comprehensive income	37,460	37,460	D
5	Retained earnings	8,364,486	8,364,486	E
6	Non-controlling interest	2,581,311	2,581,311	
<b>Total shareholders' equity</b>		<b>30,983,321</b>	<b>30,983,321</b>	

**RISK MANAGEMENT**

## TEMPLATE EU OVA – INSTITUTION RISK MANAGEMENT APPROACH

Qualitative information on the risk management approach is disclosed in AS "Industra Bank" Annual Report for 2025, p. 29. (<https://industra.finance/data/2025-gada-parskati/industra-2025-annual-report.pdf>)

## VEIDNE EU LIQA – LIQUIDITY RISK MANAGEMENT

Qualitative information on the liquidity risk management approach is disclosed in AS "Industra Bank" Annual Report for 2025, pp. 30–31. (<https://industra.finance/data/2025-gada-parskati/industra-2025-annual-report.pdf>)

## VEIDNE EU CRA: GENERAL QUALITATIVE INFORMATION ABOUT CREDIT RISK

General qualitative information on the credit risk management approach is disclosed in AS "Industra Bank" Annual Report for 2025, pp. 31–32. (<https://industra.finance/data/2025-gada-parskati/industra-2025-annual-report.pdf>)

## VEIDNE EU MRA – QUALITATIVE DISCLOSURE REQUIREMENTS RELATED TO MARKET RISK

Qualitative information on the market risk management approach is disclosed in AS "Industra Bank" Annual Report for 2025, p. 32. (<https://industra.finance/data/2025-gada-parskati/industra-2025-annual-report.pdf>)

## VEIDNE EU ORA – QUALITATIVE INFORMATION ON OPERATIONAL RISK

Qualitative information on the operational risk management approach is disclosed in AS "Industra Bank" Annual Report for 2025, p. 34. (<https://industra.finance/data/2025-gada-parskati/industra-2025-annual-report.pdf>)

## VEIDNE EU OR1 – OPERATIONAL RISK OWN FUNDS REQUIREMENTS AND RISK-WEIGHTED EXPOSURE AMOUNTS

EUR'000	a	b	c	d	e
	3. gads	Relevant indicator 2. gads	Last year	Own funds requirements	Risk exposure amount
1		Banking activities subject to basic indicator approach (BIA)			
2		Banking activities subject to standardised (TSA) / alternative standardised (ASA) approaches			
3	15,205,421	15,542,339	16,766,657	1,900,577	23,757,208
4		Banking activities subject to advanced measurement approaches AMA			

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