PILLAR III REPORT

2026

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Glossary

ACRONYM	MEANING
ABBL	Luxembourg Bankers' Association (Association des Banques et Banquiers, Luxembourg)
ABS	Asset-Backed Security
ACA	Luxembourg Association of Insurance and Reinsurance Undertakings
A-IRB	Advanced Internal Ratings-Based Approach
ALM	Asset-Liability Management
AT1	Additional Tier 1
AUD	Internal Audit Department
AVA	Additional Valuation Adjustment
BCBS	Basel Committee on Banking Supervision
BCL	Banque centrale du Luxembourg
BCP	Business Continuity Plan
BPV	Basis Point Value
BRRD	Bank Recovery and Resolution Directive
BTAR	Banking Book Taxonomy Alignment Ratio
CBC	Counterbalancing Capacity
CCB	Capital Conservation Buffer
CCF	Credit Conversion Factor
CCO	Chief Compliance Officer
CCP	Central Counterparty
CCR	Counterparty Credit Risk
CCYB	Countercyclical Capital Buffer
CEO	Chief Executive Officer
CET1	Common Equity Tier 1
CFO	Chief Financial Officer
CMBS	Commercial Mortgage-Backed Security
CO_2E	Carbon Dioxide Equivalent
COREP	Common Reporting
CRM	Credit Risk Mitigation
CRO	Chief Risk Officer
CRR	Capital Requirements Regulation
CSA	Credit Support Annex
CSD	Central Securities Depository
CSDDD	Corporate Sustainability Due Diligence Directive
CSR	Corporate Social Responsibility
CSRD	Corporate Sustainability Reporting Directive
CSSF	Commission de Surveillance du Secteur Financier
CVA	Credit Valuation Adjustment
DBM	Global markets Department
DRM	Risk Management Department
DRP	Disaster Recovery Plan
EAD	Exposure at Default
EBA	European Banking Authority
ECB	European Central Bank
ECL	Expected Credit Loss
ECP	European Commercial Paper
EHQLA	Extremely High-Quality Liquid Asset
EIB	European Investment Bank
EL	Expected Loss
EMIR	European Market Infrastructure Regulation
EMTN	Euro Medium-Term Note
EPC	Energy Performance Certificate
ERBA	External Ratings-Based Approach
ESG	Environmental, Social and Governance
EVA	Economic Value Added
EVE	Economic Value of Equity
FGDL	Luxembourg Deposit Guarantee Fund
F-IRB	Foundation Internal Ratings-Based Approach
FIU	Financial Intelligence Unit
GAR	Green Asset Ratio
GDPR	General Data Protection Regulation
GHG	Greenhouse Gas
GMRA	Global Master Repurchase Agreement
G-SII	Global Systemically Important Institution
HQLA	High Quality Liquid Asset
HTC	Hold to Collect
IAA	Internal Assessment Approach
IAM	Integrated Assessment Model
ICAAP	Internal Capital Adequacy Assessment Process
ICT	Information and Communication Technology
IFRS	International Financial Reporting Standards
IIA	Institute of Internal Auditors
ILAAP	Internal Liquidity Adequacy Assessment Process
ILO	International Labour Organization
IMM	Internal Model Method
IMS	Inspiring More Sustainability
IRB	Internal Ratings-Based
IRC	Incremental Risk Charge
IRS	Interest Rate Swap
ISDA	International Swaps and Derivatives Association
KPI	Key Performance Indicator
KRI	Key Risk Indicator
KWH/M^2	Kilowatt-hour per square metre (energy efficiency indicator)
KYC	Know Your Customer
KYT	Know Your Transaction
LCR	Liquidity Coverage Ratio
LGD	Loss Given Default
LISER	Luxembourg Institute of Socio-Economic Research
LIST	Luxembourg Institute of Science and Technology
LTD	Loan-to-Deposit
LTV	Loan-to-Value
LUXGAAP	Luxembourg Generally Accepted Accounting Principles
MIS	Management Information System

MREL	Minimum Requirement for Own Funds and Eligible Liabilities
NECP	National Energy and Climate Plan
NGFS	Network for Greening the Financial System
NGOS	Non-Governmental Organisation
NII	Net Interest Income
NPPA	New Product and Process Approval
NSFR	Net Stable Funding Ratio
NZBA	Net-Zero Banking Alliance
O-SII	Other Systemically Important Institution
OTC	Over-the-Counter
PCAF	Partnership for Carbon Accounting Financials
PD	Probability of Default
PIER	Risk Identification and Assessment Process (Processus d'identification et d'Evaluation des Risques)
PVA	Prudent Valuation Adjustment
RAF	Risk Appetite Framework
RCP	Representative Concentration Pathway
REPO	Repurchase Agreement
RMBS	Residential Mortgage-Backed Security
RORAC	Return on Risk-Adjusted Capital
RSPO	Roundtable on Sustainable Palm Oil
RTS	Regulatory Technical Standards
RW	Risk Weight
RWA	Risk-Weighted Asset
RWEA	Risk-Weighted Exposure Amount
SA-CCR	Standardised Approach for Counterparty Credit Risk
SEC-ERBA	Securitisation External Ratings-Based Approach
SEC-IRBA	Securitisation Internal Ratings-Based Approach
SEC-SA	Securitisation Standardised Approach
SFDR	Sustainable Finance Disclosure Regulation
SFT	Securities Financing Transaction
SME	Small and Medium-Sized Enterprise
SPPI	Solely Payments of Principal and Interest
SRB	Single Resolution Board
SREP	Supervisory Review and Evaluation Process
SRF	Supporting Reporting Financial Valuation business unit
STS	Simple, Transparent and Standardised
SVAR	Stressed Value-at-Risk
TCFD	Task Force on Climate-related Financial Disclosures
TCIL	Liquidity transfer ratio (Taux de cession interne de liquidité)
TCR	Total Capital Requirement
TEM	Total Exposure Measure
TLTRO	Targeted Longer-Term Refinancing Operation
TREA	Total Risk Exposure Amount
TSCR	Total SREP Capital Requirement
UNEP FI	United Nations Environment Programme Finance Initiative
UNGC	United Nations Global Compact
USCP	US Commercial Paper
UTP	Unlikeliness to Pay
VAR	Value-at-Risk
WKFS	Wolters Kluwer Financial Services

Introduction

The purpose of this document is to provide the various stakeholders, including investors, analysts, rating agencies and supervisory bodies, with in-depth information on Spuerkeess' risk profile. In particular, the document provides information on the Bank's capital adequacy, risk identification, assessment and management methods and Spuerkeess' risk appetite. This document has been prepared in accordance with the Pillar III disclosure requirements.

Pillar III, which complements Pillars I and II, encourages market discipline by publishing information that enables the market to understand the institution's risk exposure and capital adequacy in relation to the risks identified.

The Bank's Pillar III publications complement the information provided in its semi-annual report.

The data in the Pillar III report is based, among other things, on the process of calculating Basel III regulatory capital requirements, which are also used to produce the COREP - Common reporting.

1. Disclosure of key metrics and overview of risk-weighted exposure amounts (RWEAs)

Table EU KM1 – Key metrics

		a	b	c	d	e
		T	T-1	T-2	T-3	T-4
	Available own funds (amounts)					
1	Common Equity Tier1 (CET1) capital	6.237.366.875	6.175.218.253	5.805.331.542	5.800.513.451	5.791.105.680
2	Tier1 capital	6.237.366.875	6.175.218.253	5.805.331.542	5.800.513.451	5.791.105.680
3	Total capital	6.281.505.513	6.216.808.082	5.847.374.530	5.842.686.711	5.833.159.307
	Risk-weighted exposure amounts					
4	Total risk exposure amount	22.709.520.870	21.664.282.410	21.604.862.310	21.182.316.425	21.140.940.859
4a	Total risk exposure pre-floor	22.709.520.870	21.664.282.410	21.604.862.310	21.182.316.425	21.140.940.859
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier1 ratio (%)	27,47%	28,50%	26,87%	27,38%	27,39%
5b	Common Equity Tier1 ratio considering unfloored TREA (%)	27,47%	28,50%	26,87%	27,38%	27,39%
6	Tier1 ratio (%)	27,47%	28,50%	26,87%	27,38%	27,39%
6b	Tier1 ratio considering unfloored TREA (%)	27,47%	28,50%	26,87%	27,38%	27,39%
7	Total capital ratio (%)	27,66%	28,70%	27,07%	27,58%	27,59%
7b	Total capital ratio considering unfloored TREA (%)	27,66%	28,70%	27,07%	27,58%	27,59%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2,00%	2,00%	2,00%	2,00%	2,00%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1,13%	1,13%	1,13%	1,13%	1,13%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	1,50%	1,50%	1,50%	1,50%	1,50%
EU 7g	Total SREP own funds requirements (%)	10,00%	10,00%	10,00%	10,00%	10,00%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2,50%	2,50%	2,50%	2,50%	2,50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,00%	0,00%	0,00%	0,00%	0,00%
9	Institution specific countercyclical capital buffer (%)	0,61%	0,61%	0,62%	0,63%	0,63%
EU 9a	Systemic risk buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
10	Global Systemically Important Institution buffer (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 10a	Other Systemically Important Institution buffer (%)	0,50%	0,50%	0,50%	0,50%	0,50%
11	Combined buffer requirement (%)	3,61%	3,61%	3,62%	3,63%	3,63%
EU 11a	Overall capital requirements (%)	13,61%	13,61%	13,62%	13,63%	13,63%
12	CET1 available after meeting the total SREP own funds requirements (%)	17,66%	18,70%	17,07%	17,58%	17,59%
	Leverage ratio					
13	Total exposure measure	66.482.111.784	64.829.897.997	62.698.224.762	61.933.413.168	60.750.878.784
14	Leverage ratio (%)	9,38%	9,53%	9,26%	9,37%	9,53%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,00%	0,00%	0,00%	0,00%	0,00%
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%	3,00%	3,00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%)	0,00%	0,00%	0,00%	0,00%	0,00%
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)	16.917.617.177	16.801.236.455	16.741.800.449	16.598.166.211	16.374.286.236
EU 16a	Cash outflows - Total weighted value	12.410.019.390	12.432.968.864	12.521.931.246	12.335.600.520	12.133.413.213
EU 16b	Cash inflows - Total weighted value	3.515.986.891	3.011.291.410	2.803.042.125	2.651.943.994	2.633.097.922
16	Total net cash outflows (adjusted value)	8.894.032.499	9.421.677.454	9.718.889.122	9.683.656.526	9.500.315.291
17	Liquidity coverage ratio (%)	191,70%	178,88%	172,60%	171,52%	172,58%
	Net Stable Funding Ratio					
18	Total available stable funding	43.103.280.236	42.695.762.700	41.536.294.936	40.325.467.737	39.755.110.899
19	Total required stable funding	31.955.324.782	29.531.226.185	30.104.749.243	29.180.436.780	29.478.714.661
20	NSFR ratio (%)	134,89%	144,58%	137,97%	138,19%	134,86%

Table EU KM2 – Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities

		a	b	c	d	e	f
		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)				
as at 30.06.2026		T	T	T-1	T-2	T-3	T-4
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities	8.663.553.269					
EU-1a	Of which own funds and subordinated liabilities	6.925.864.778					
2	Total risk exposure amount of the resolution group (TREA)	22.709.520.870					
3	Own funds and eligible liabilities as a percentage of the TREA	38,15%					
EU-3a	Of which own funds and subordinated liabilities	30,50%					
4	Total exposure measure (TEM) of the resolution group	66.482.111.784					
5	Own funds and eligible liabilities as percentage of the TEM	13,03%					
EU-5a	Of which own funds or subordinated liabilities	10,42%					
6a	Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5% exemption)						
6b	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3.5% exemption)						
6c	If a capped subordination exemption applies in accordance with Article 72b (3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks *pari passu* with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks *pari passu* with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)						
Minimum requirement for own funds and eligible liabilities (MREL)							
EU-7	MREL expressed as a percentage of the TREA	21,71%					
EU-8	Of which to be met with own funds or subordinated liabilities	0,00%					
EU-9	MREL expressed as a percentage of the TEM	5,91%					
EU-10	Of which to be met with own funds or subordinated liabilities	0,00%					

Table EU OV1 – Overview of risk weighted exposure amounts

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		T	T-1	T
1	**Credit risk (excluding CCR)**	**19.361.664.894**	**18.613.947.556**	**1.548.933.192**
2	Of which the standardised approach	10.485.055.254	10.155.822.199	838.804.420
3	Of which the Foundation IRB (F-IRB) approach	3.180.079.828	2.901.628.348	254.406.386
4	Of which slotting approach	1.440.143.219	1.397.581.742	115.211.458
EU 4a	Of which equities under the simple risk weighted approach			
5	Of which the Advanced IRB (A-IRB) approach	2.224.530.922	2.198.040.229	177.962.474
6	**Counterparty credit risk - CCR**	**982.321.065**	**690.668.186**	**78.585.685**
7	Of which the standardised approach	210.173.614	180.269.210	16.813.889
8	Of which internal model method (IMM)			
EU 8a	Of which exposures to a CCP	214.026.376	203.249.017	17.122.110
9	Of which other CCR	558.121.075	307.149.959	44.649.686
10	**Credit valuation adjustments risk - CVA risk**	**47.234.482**	**44.626.547**	**3.778.759**
EU 10a	Of which the standardised approach (SA)			
EU 10b	Of which the basic approach (F-BA and R-BA)	47.234.482	44.626.547	3.778.759
EU 10c	Of which the simplified approach			
15	**Settlement risk**	**0**	**0**	**0**
16	**Securitisation exposures in the non-trading book (after the cap)**	**1.083.099**	**1.169.143**	**86.648**
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)	1.083.099	1.169.143	86.648
19	Of which SEC-SA approach			
EU 19a	Of which 1250% / deduction			
20	**Position, foreign exchange and commodities risks (Market risk)**	**411.399.621**	**408.053.270**	**32.911.970**
21	Of which the Alternative standardised approach (A-SA)			
EU 21a	Of which the Simplified standardised approach (S-SA)	411.399.621	408.053.270	32.911.970
22	Of which Alternative Internal Model Approach (A-IMA)			
EU 22a	**Large exposures**	**0**	**0**	**0**
23	**Reclassifications between the trading and non-trading books**			
24	**Operational risk**	**1.905.817.708**	**1.905.817.708**	**152.465.417**
EU 24a	**Exposures to crypto-assets**			
25	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	**1.734.919.951**	**1.717.048.700**	**138.793.596**
26	**Output floor applied (%)**	**55%**	**55%**	
27	**Floor adjustment (before application of transitional cap)**	**0**	**0**	
28	**Floor adjustment (after application of transitional cap)**	**0**	**0**	
29	**Total**	**22.709.520.870**	**21.664.282.410**	**1.816.761.670**

Remark:

The amount in line 1 includes the additional RWA of EUR 1.543.293.924 following the application of the 15% RW floor for real estate (in accordance with CSSF circular 16/643). This amount is not broken down in lines 2 to 5 of the template.

Column 'Total capital requirements' represents the minimum regulatory requirement of 8% and does not include other buffers and the Pillar 2 requirement (P2R).

Table EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
	as at 30.06.2026	RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Credit risk (excluding counterparty credit risk)	8.876.609.640	10.485.055.254	19.361.664.894	26.309.650.746	26.309.650.746
2	Counterparty credit risk	23.123.970	959.197.095	982.321.065	978.621.128	978.621.128
3	Credit valuation adjustment		47.234.482	47.234.482	47.234.482	47.234.482
4	Securitisation exposures in the banking book	0	1.083.099	1.083.099	1.083.099	1.083.099
5	Market risk	0	411.399.621	411.399.621	542.551.346	542.551.346
6	Operational risk		1.905.817.708	1.905.817.708	1.905.817.708	1.905.817.708
7	Other risk weighted exposure amounts		0	0	0	0
8	**Total**	**8.899.733.610**	**13.809.787.259**	**22.709.520.870**	**29.784.958.509**	**29.784.958.509**

Table EU CMS1 presents the risk-weighted exposure amounts (RWEAs) calculated under both internal and standardised approaches, with a breakdown by type of risk.

Column “a” reports the RWEAs derived from internal models, while column “b” provides the RWEAs calculated under the standardised approach. Column c shows the total RWEAs for both approaches and reconciles with total RWEA reported in table EU OV1.

Column “d” discloses the information related to the application and potential impact of the output floor, i.e., the RWEAs calculated by applying only the standardised approach to all exposures, including those normally treated under internal models.

The figures in column “EU d” are identical to those in column “d”, as Spuerkeess has chosen not to apply the transitional arrangements provided for in Article 465 of the CRR.

Remark: The amount in line 1, column “a” includes the additional RWEA of EUR 1.543.293.924 following the application of the 15% RW floor for real estate (in accordance with CSSF circular 16/643).

EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
	as at 30.06.2026	RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks	0	0	23.178.026	23.178.026	23.178.026
EU 1a	Regional governments or local authorities	0	0	29.812.773	29.812.773	29.812.773
EU 1b	Public sector entities	0	0	171.079.869	171.079.869	171.079.869
EU 1c	Categorised as Multilateral Development Banks in SA	0	0	9.545.421	9.545.421	9.545.421
EU 1d	Categorised as International organisations in SA	0	0	0	0	0
2	Institutions	0	0	659.238.416	659.238.416	659.238.416
3	Equity	0	0	4.732.133.250	4.732.133.250	4.732.133.250
5	Corporates	2.073.706.194	2.351.378.286	5.748.332.906	6.026.004.997	6.026.004.997
5.1	Of which: F-IRB is applied	4.620.223.047	6.509.147.782	4.620.223.047	6.509.147.782	6.509.147.782
5.2	Of which: A-IRB is applied	0	0	0	0	0
EU 5a	Of which: Corporates - General	1.915.449.208	2.130.493.798	5.590.075.919	5.805.120.509	5.805.120.509
EU 5b	Of which: Corporates - Specialised lending	158.256.987	220.884.488	158.256.987	220.884.488	220.884.488
EU 5c	Of which: Corporates - Purchased receivables	0	0	0	0	0
6	Retail	2.256.957.865	2.628.010.457	2.256.957.865	2.628.010.457	2.628.010.457
6.1	Of which: Retail - Qualifying revolving	0	0	0	0	0
EU 6.1a	Of which: Retail - Purchased receivables	0	0	0	0	0
EU 6.1b	Of which: Retail - Other	2.256.957.865	2.628.010.457	2.256.957.865	2.628.010.457	2.628.010.457
6,2	Of which: Retail - Secured by residential real estate	2.798.928.785	5.497.284.085	2.798.928.785	5.497.284.085	5.497.284.085
EU 7a	Categorised as secured by immovable properties and ADC exposures in SA	3.791.875.641	9.716.633.377	3.791.875.641	9.716.633.377	9.716.633.377
EU 7b	Collective investment undertakings (CIU)	0	0	121.744.261	121.744.261	121.744.261
EU 7c	Categorised as exposures in default in SA	250.164.745	630.440.692	250.206.809	630.482.756	630.482.756
EU 7d	Categorised as subordinated debt exposures in SA	15.343.447	9.570.932	30.139.606	24.367.091	24.367.091
EU 7e	Categorised as covered bonds in SA	0	0	637.407.094	637.407.094	637.407.094
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	0	0	411.451.211	411.451.211	411.451.211
8	Other non-credit obligation assets	488.561.748	488.561.748	488.561.748	488.561.748	488.561.748
9	Total	8.876.609.640	15.824.595.492	19.361.664.894	26.309.650.746	26.309.650.746

Table EU CMS2 details the risk-weighted exposure amounts (RWEAs) of internal and standardised approaches related to credit risk, broken down by regulatory asset class.
Column “a” contains the credit risk RWEAs calculated under internal approaches, whereas column “b” contains RWEA calculated under the standardised approach for these same exposures.
Additionally, column “d” provides information regarding the application and potential impact of the output floor by showing credit risk RWEAs resulting from applying only the standardised approach for all asset classes.

Remark: The amounts in lines 6 and 6.2, columns “a” and “c” include the additional RWEA of 1.543.293.924 following the application of the 15% RW floor for real estate (in accordance with CSSF circular 16/643).

2. Disclosure of own funds

Table EU CC1 – Composition of Regulatory Own Funds

	as at 30.06.2026	(a) Amounts	(b) 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	173.525.467	(a)
2	Retained earnings	4.683.653.320	(b)
3	Accumulated other comprehensive income (and other reserves)	2.234.486.165	(c)
EU-3a	Funds for general banking risk	0	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	0	
5	Minority interests (amount allowed in consolidated CET1)	0	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0	
6	**Common Equity Tier 1 (CET1) capital before regulatory adjustments**	**7.091.664.952**	
	Common Equity Tier 1 (CET1) capital : regulatory adjustments		
7	Additional value adjustments (negative amount)	-5.375.483	
8	Intangible assets (net of related tax liability) (negative amount)	-65.385.225	(d)
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	0	
12	Negative amounts resulting from the calculation of expected loss amounts	0	
13	Any increase in equity that results from securitised assets (negative amount)	0	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-588.547	(b)
15	Defined-benefit pension fund assets (negative amount)	0	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	0	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	
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)	0	
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)	-83.672.709	(e)
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	0	
EU-20c	of which: securitisation positions (negative amount)	0	
EU-20d	of which: open trading positions (negative amount)	0	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0	
22	Amount exceeding the 17,65% threshold (negative amount)	0	
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	0	
25	of which: deferred tax assets arising from temporary differences	0	
EU-25a	Losses for the current financial year (negative amount)	0	
EU-25b	Expected 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)	0	
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	0	
27a	Other regulatory adjsuments	-699.276.113	
28	**Total regulatory adjustments to Common Equity Tier 1 (CET1)**	**-854.298.077**	
29	**Common Equity Tier 1 (CET1) capital**	**6.237.366.875**	

	as at 30.06.2026	(a) Amounts	(b) Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	Additional Tier 1 (AT1) capital : instruments		
30	Capital instruments and the related share premium accounts	0	
31	of which: classified as equity under applicable accounting standards	0	
32	of which: classified as liabilities under applicable accounting standards	0	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	0	
EU-33a	Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1	0	
EU-33b	Amount of qualifying items referred to in Article 494b(1) subject to phase out from AT1	0	
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	0	
35	of which: instruments issued by subsidiaries subject to phase out	0	
36	**Additional Tier 1 (AT1) capital before regulatory adjustments**	**0**	
	Additional Tier 1 (AT1) capital : regulatory adjustments		
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	0	
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)	0	
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)	0	
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)	0	
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	0	
42a	Other regulatory adjustments to AT1 capital	0	
43	**Total regulatory adjustments to Additional Tier 1 (AT1) capital**	**0**	
44	**Additional Tier 1 (AT1) capital**	**0**	
45	**Tier 1 capital (T1 = CET1 + AT1)**	**6.237.366.875**	
	Tier 2 (T2) capital : instruments		
46	Capital instruments and the related share premium accounts	0	
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 as described in Article 486 (4) CRR	0	
EU-47a	Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2	0	
EU-47b	Amount of qualifying items referred to in Article 494b (2) subject to phase out from T2	0	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	0	
49	of which: instruments issued by subsidiaries subject to phase out	0	
50	Credit risk adjustments	44.138.638	
51	**Tier 2 (T2) capital before regulatory adjustments**	**44.138.638**	
	Tier 2 (T2) capital : regulatory adjustments		
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0	
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)	0	
54	Direct and indirect 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)	0	
55	Direct and indirect 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)	0	
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0	
56b	Other regulatory adjusments to T2 capital	0	
57	**Total regulatory adjustments to Tier 2 (T2) capital**	**0**	
58	**Tier 2 (T2) capital**	**44.138.638**	
59	**Total capital (TC = T1 + T2)**	**6.281.505.513**	
60	**Total risk exposure amount**	**22.709.520.870**	

	as at 30.06.2026	(a) Amounts	(b) Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
	Capital ratios and requirements including buffers		
61	Common Equity Tier 1	27,47%	
62	Tier 1	27,47%	
63	Total capital	27,66%	
64	Institution CET1 overall capital requirements	9,24%	
65	of which: capital conservation buffer requirement	2,50%	
66	of which: countercyclical capital buffer requirement	0,61%	
67	of which: systemic risk buffer requirement	0,00%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0,50%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1,13%	
68	**Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements**	**17,66%**	
	Amounts below the thresholds for deduction (before risk weighting)		
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	29.689.876	
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)	693.856.054	
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	111.927	
	Applicable caps on the inclusion of provisions in Tier 2		
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	143.053.154	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	177.123.779	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	44.138.638	
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)		
80	Current cap on CET1 instruments subject to phase out arrangements	0	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0	
82	Current cap on AT1 instruments subject to phase out arrangements	0	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0	
84	Current cap on T2 instruments subject to phase out arrangements	0	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0	

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

	a	b	c
as at 30.06.2026	Balance sheet as in published financial statements As at period-end	Under regulatory scope of consolidation As at period-end	Reference
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements			
Cash and sight accounts with central banks	4.765.532.365	4.170.943.229	
Loans and advances at amortised cost - Credit institutions	7.415.733.999	8.008.730.552	
Loans and advances at amortised cost - Customers	29.200.982.892	29.202.575.477	
Financial instruments held for trading	215.212.023	215.212.021	
Hedging derivative financial instruments	1.020.055.541	1.020.055.539	
Financial assets mandatorily recognised at fair value through profit or loss	151.572.771	126.439.376	
Fixed-income securities recognised at amortised cost	17.384.143.624	17.384.143.623	
Fixed-income securities recognised at fair value through the revaluation reserve	27.235.140	27.235.140	
Variable-income securities recognised at fair value through the revaluation reserve	1.057.836.454	1.072.032.366	
Investments in associates accounted for using the equity method	994.612.920	1.524.060.512	(e)
Change in fair value of a portfolio of financial instruments hedged against interest rate risk	-582.819.339	-582.819.339	
Tangible assets for own use	254.256.237	250.362.991	
Investment property	8.036.837	8.036.837	
Intangible assets	65.385.224	65.385.225	(d)
Non-current assets and disposal groups classified as held for sale	1.044.738	1.044.738	
Current tax assets	0	0	
Deferred tax assets	0	0	
Other assets	41.367.179	35.210.091	
Total Assets	**62.020.188.605**	**62.528.648.377**	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements			
Deposits at amortised cost - Credit institutions	4.336.281.885	4.351.693.259	
Deposits at amortised cost - Customers	45.940.378.886	46.162.138.778	
Financial instruments held for trading	137.685.575	137.685.573	
Hedging derivative financial instruments	264.513.485	264.513.485	
Financial liabilities designated at fair value through profit or loss	388.365.378	388.365.379	
Issuance of debt securities	3.489.491.183	3.489.491.185	
Change in fair value of a portfolio of financial instruments hedged against interest rate risk	-2.995.154	-2.995.154	
Provisions	135.194.910	120.194.912	
Other liabilities	87.888.370	56.045.170	
Current taxes	20.800.597	157.574.246	
Deferred taxes	159.439.307	3.034.671	
Provision for employee benefits	14.443.345	20.800.597	
Sub-total of liabilities (except equity capital)	**54.971.487.767**	**55.148.542.102**	
Shareholders' Equity			
Share capital	173.537.113	173.525.467	(a)
Revaluation reserve	770.215.298	2.216.329.681	(c)
Retained earnings	4.875.614.770	4.670.344.808	(b)
Gains or losses on disposal of variable income securities measured at fair value	-19	3.613.503	
Exempt capital gains	31.464.996	31.464.996	
FGDL provision	0	0	
Financial result of the year	295.906.226	288.441.323	
Equity method adjustments	901.962.435	0	
Sub-total of liabilities (equity capital)	**7.048.700.838**	**7.380.106.275**	

3. Disclosure of countercyclical capital buffers

Table EU CCyB1 – Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

	as at 30.06.2026	a	b	c	d	e	f	g	h	i	j	k	l	m
		General credit exposures		Relevant credit exposures –				Own fund requirements						
		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	Total exposure value	Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total	Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
010	**Breakdown by country :**													
	Luxembourg	3.425.319.235	29.031.465.147	0	0	0	32.456.784.382	1.047.515.753	0	0	1.047.515.753	13.093.946.917	74,77%	0,50%
	France	1.615.772.458	255.329.325	0	0	0	1.871.101.783	57.698.139	0	0	57.698.139	721.226.742	4,12%	1,00%
	Netherlands	1.518.000.688	5.349.948	0	0	0	1.523.350.636	52.391.758	0	0	52.391.758	654.896.977	3,74%	2,00%
	Germany	1.129.847.637	279.706.828	0	0	0	1.409.554.465	34.714.154	0	0	34.714.154	433.926.921	2,48%	0,75%
	United Kingdom	507.213.368	46.408.407	0	0	807.902	554.429.678	20.610.628	0	20.330	20.630.958	257.886.977	1,47%	2,00%
	Belgium	425.301.942	187.370.543	0	0	0	612.672.485	16.540.728	0	0	16.540.728	206.759.098	1,18%	1,00%
	Ireland	235.744.296	1.117.630	0	0	3.308.989	240.170.915	9.894.923	0	53.426	9.948.349	124.354.363	0,71%	1,50%
	Sweden	470.723.347	1.659.714	0	0	0	472.383.061	9.948.263	0	0	9.948.263	124.353.293	0,71%	2,00%
	Spain	351.144.772	11.832.808	0	0	947.794	363.925.374	9.231.965	0	12.892	9.244.857	115.560.710	0,66%	0,50%
	Norway	629.408.833	756.065	0	0	0	630.164.897	8.290.779	0	0	8.290.779	103.634.734	0,59%	2,50%
	Australia	467.970.541	977.360	0	0	0	468.947.901	7.853.172	0	0	7.853.172	98.164.644	0,56%	1,00%
	Denmark	200.565.543	2.006.676	0	0	0	202.572.219	6.715.228	0	0	6.715.228	83.940.350	0,48%	2,50%
	Republic of Korea	32.239.352	6.133.644	0	0	0	38.372.996	1.253.472	0	0	1.253.472	15.668.396	0,09%	1,00%
	Czech Republic	28.840.443	1.091.030	0	0	0	29.931.473	1.166.199	0	0	1.166.199	14.577.482	0,08%	1,25%
	Slovakia	41.691.715	228.621	0	0	0	41.920.336	339.571	0	0	339.571	4.244.643	0,02%	1,50%
	Hong Kong	4.703.111	433.685	0	0	0	5.136.796	190.234	0	0	190.234	2.377.921	0,01%	0,50%
	Poland	13.587.308	3.303.990	0	0	0	16.891.297	173.183	0	0	173.183	2.164.792	0,01%	1,00%
	Portugal	0	7.528.426	0	0	0	7.528.426	164.791	0	0	164.791	2.059.885	0,01%	0,75%
	Estonia	0	763.157	0	0	0	763.157	46.480	0	0	46.480	581.002	0,00%	1,50%
	Romania	0	853.802	0	0	0	853.802	40.956	0	0	40.956	511.948	0,00%	1,00%
	Cyprus	0	1.749.157	0	0	0	1.749.157	39.878	0	0	39.878	498.472	0,00%	1,50%
	Greece	0	1.691.928	0	0	0	1.691.928	27.499	0	0	27.499	343.734	0,00%	0,25%
	Croatia	0	1.382.668	0	0	0	1.382.668	8.863	0	0	8.863	110.787	0,00%	1,50%
	Hungary	0	480.581	0	0	0	480.581	7.027	0	0	7.027	87.841	0,00%	1,00%
	Slovenia	0	344.026	0	0	0	344.026	5.682	0	0	5.682	71.031	0,00%	1,00%
	Iceland	0	184.669	0	0	0	184.669	4.309	0	0	4.309	53.859	0,00%	2,50%
	Bulgaria	0	619.408	0	0	0	619.408	3.542	0	0	3.542	44.274	0,00%	2,00%
	Lithuania	0	127.039	0	0	0	127.039	2.752	0	0	2.752	34.399	0,00%	1,00%
	South Africa	0	171.648	0	0	0	171.648	1.911	0	0	1.911	23.890	0,00%	1,00%
	Latvia	0	119.234	0	0	0	119.234	1.752	0	0	1.752	21.901	0,00%	1,00%
	Saudi Arabia	0	7.969	0	0	0	7.969	242	0	0	242	3.019	0,00%	1,00%
	Chile	0	2.250	0	0	0	2.250	44	0	0	44	555	0,00%	0,50%
	All other	4.304.683.491	212.302.325	0	0	0	4.516.985.816	115.997.619	0	0	115.997.619	1.449.970.236	8,28%	0,00%
020	**Total**	**15.402.758.080**	**30.063.499.707**	**0**	**0**	**5.064.685**	**45.471.322.472**	**1.400.881.495**	**0**	**86.648**	**1.400.968.143**	**17.512.101.788**	**100,00%**	

As at 30 June 2026, the countercyclical capital buffer rate of Spuerkeess amounts to 0,6130%.

As the majority of the institution's exposures are to counterparties located in Luxembourg, Spuerkeess' CCyB rate is closely aligned with the countercyclical buffer rate of Luxembourg, which stands at 0,50%.

Table EU CCyB2 – Amount of institution-specific countercyclical capital buffer

	as at 30.06.2026	a
1	Total risk exposure amount	22.709.520.870
2	Institution specific countercyclical capital buffer rate	0,6130%
3	Institution specific countercyclical capital buffer requirement	139.198.723

4. Disclosure of the leverage ratio

Table EU LR1 – LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

	as at 30.06.2026	a Applicable amount
1	**Total assets as per published financial statements**	**62.020.188.605**
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	508.459.772
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	0
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	0
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)	0
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	0
7	Adjustment for eligible cash pooling transactions	0
8	Adjustment for derivative financial instruments	-738.043.348
9	Adjustment for securities financing transactions (SFTs)	561.948.160
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	3.770.629.320
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-5.375.483
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	0
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	0
12	Other adjustments	364.304.758
13	**Total exposure measure**	**66.482.111.784**

Table EU LR2 – LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
		T	T-1
	On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	54.963.027.041	56.511.928.774
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	0	0
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0	0
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	0	0
5	(General credit risk adjustments to on-balance sheet items)	0	0
6	(Asset amounts deducted in determining Tier 1 capital)	-195.712.032	-191.112.276
7	**Total on-balance sheet exposures (excluding derivatives and SFTs)**	**54.767.315.009**	**56.320.816.497**
	Derivative exposures		
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	45.815.072	28.462.601
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	0	0
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	451.409.140	412.593.949
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	0	0
EU-9b	Exposure determined under Original Exposure Method	0	0
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	0	0
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	0	0
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	0	0
11	Adjusted effective notional amount of written credit derivatives	0	0
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0	0
13	**Total derivatives exposures**	**497.224.213**	**441.056.550**

		CRR leverage ratio exposures	
		a	b
		T	T-1
	Securities financing transaction (SFT) exposures		
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	6.884.995.082	4.214.094.694
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0	0
16	Counterparty credit risk exposure for SFT assets	561.948.160	286.933.877
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	0	0
17	Agent transaction exposures	0	0
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	0	0
18	**Total securities financing transaction exposures**	**7.446.943.242**	**4.501.028.571**
	Other off-balance sheet exposures		
19	Off-balance sheet exposures at gross notional amount	7.617.195.864	7.391.582.846
20	(Adjustments for conversion to credit equivalent amounts)	-3.846.566.544	-3.824.586.467
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated associated with off-balance sheet exposures)	0	0
22	**Off-balance sheet exposures**	**3.770.629.320**	**3.566.996.379**
	Excluded exposures		
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) and point (ca) of Article 429a(1) CRR)	0	0
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	0	0
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	0	0
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	0	0
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	0	0
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	0	0
EU-22g	(Excluded excess collateral deposited at triparty agents)	0	0
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	0	0
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	0	0
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	0	0
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)	0	0
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	0	0
EU-22m	**(Total exempted exposures)**	**0**	**0**
	Capital and total exposure measure		
23	**Tier 1 capital**	**6.237.366.875**	**6.175.218.253**
24	**Total exposure measure**	**66.482.111.784**	**64.829.897.997**
	Leverage ratio		
25	Leverage ratio (%)	9,38%	9,53%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	9,38%	9,53%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	9,38%	9,53%
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		
	Disclosure of mean values		
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	5.451.252.106	4.088.149.190
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	6.884.995.082	4.214.094.694
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)	65.048.368.808	64.703.952.493
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)	65.048.368.808	64.703.952.493
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)	9,59%	9,54%
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)	9,59%	9,54%

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

	as at 30.06.2026	a CRR leverage ratio exposures
EU-1	**Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:**	**54.963.027.041**
EU-2	**Trading book exposures**	**0**
EU-3	**Banking book exposures, of which:**	**54.963.027.041**
EU-4	Covered bonds	4.895.600.324
EU-5	Exposures treated as sovereigns	11.314.749.769
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	1.394.997.956
EU-7	Institutions	1.492.276.478
EU-8	Secured by mortgages of immovable properties	19.462.603.450
EU-9	Retail exposures	3.340.306.454
EU-10	Corporates	8.763.210.978
EU-11	Exposures in default	483.459.852
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	3.815.821.780

5. Disclosure of liquidity requirements

Table EU LIQ1 – Quantitative information of LCR

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
	Quarter ending on	T	T-1	T-2	T-3	T	T-1	T-2	T-3
	Number of data points used in calculation of averages *	12	12	12	12	12	12	12	12
	HIGH-QUALITY LIQUID ASSETS								
1	**High-quality liquid assets (HQLA)**					**16.917.617.177**	**16.801.236.455**	**16.741.800.449**	**16.598.166.211**
	CASH - OUTFLOWS								
2	Retail deposits and deposits from small business customers, of which:	26.621.828.334	26.237.757.360	25.836.836.708	25.439.397.905	1.706.988.516	1.686.711.621	1.656.283.764	1.616.079.669
3	*Stable deposits*	*11.244.604.115*	*11.133.212.826*	*10.987.016.829*	*10.819.326.882*	*562.230.206*	*556.660.641*	*549.350.841*	*540.966.344*
4	*Less stable deposits*	*10.740.067.174*	*10.590.189.999*	*10.355.713.402*	*10.050.629.602*	*1.144.758.310*	*1.130.050.980*	*1.106.932.923*	*1.075.113.325*
5	Unsecured wholesale funding	15.755.564.259	15.457.084.699	15.214.572.384	14.787.419.272	9.171.175.995	9.136.892.125	9.156.543.865	8.978.544.774
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	*2.135.466.954*	*1.867.901.139*	*1.498.495.620*	*1.462.893.312*	*533.838.311*	*466.964.818*	*374.623.905*	*365.723.328*
7	*Non-operational deposits (all counterparties)*	*13.315.359.073*	*13.233.522.557*	*13.332.987.436*	*12.923.045.727*	*8.332.599.453*	*8.314.266.305*	*8.398.830.632*	*8.211.341.212*
8	*Unsecured debt*	*304.738.231*	*355.661.002*	*383.089.328*	*401.480.234*	*304.738.231*	*355.661.002*	*383.089.328*	*401.480.234*
9	Secured wholesale funding					38.830.098	40.613.500	40.879.227	41.193.769
10	Additional requirements	4.349.217.957	4.473.688.726	4.564.115.523	4.663.247.955	1.086.617.841	1.169.771.044	1.239.537.366	1.268.158.431
11	*Outflows related to derivative exposures and other collateral requirements*	*549.481.489*	*618.204.735*	*682.213.478*	*702.160.751*	*549.481.489*	*618.204.735*	*682.213.478*	*702.160.751*
12	*Outflows related to loss of funding on debt products*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
13	*Credit and liquidity facilities*	*3.799.736.468*	*3.855.483.991*	*3.881.902.045*	*3.961.087.204*	*537.136.352*	*551.566.309*	*557.323.887*	*565.997.680*
14	Other contractual funding obligations	91.451.148	83.116.857	107.617.970	113.492.675	44.797.729	38.862.675	67.962.302	76.248.687
15	Other contingent funding obligations	3.478.807.445	3.515.692.383	3.558.635.943	3.494.867.461	361.609.212	360.117.898	360.724.722	355.375.190
16	**Total cash outflows**					**12.410.019.390**	**12.432.968.864**	**12.521.931.246**	**12.335.600.520**
	CASH - INFLOWS								
17	Secured lending (e.g. reverse repos)	2.167.879.861	1.681.631.696	1.542.879.429	1.483.596.054	1.896.919.032	1.527.950.174	1.406.385.773	1.329.007.906
18	Inflows from fully performing exposures	1.283.224.122	1.103.672.208	991.532.522	919.146.229	1.077.719.388	921.299.129	824.104.433	759.125.860
19	Other cash inflows	541.348.472	562.042.107	572.551.918	563.810.228	541.348.472	562.042.107	572.551.918	563.810.228
19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					0	0	0	0
19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	**Total cash inflows**	**3.992.452.455**	**3.347.346.010**	**3.106.963.869**	**2.966.552.512**	3.515.986.891	**3.011.291.410**	**2.803.042.125**	**2.651.943.994**
20a	*Fully exempt inflows*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
20b	*Inflows subject to 90% cap*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
20c	*Inflows subject to 75% cap*	*3.992.452.455*	*3.347.346.010*	*3.106.963.869*	*2.966.552.512*	*3.515.986.891*	*3.011.291.410*	*2.803.042.125*	*2.651.943.994*
	TOTAL ADJUSTED VALUE								
21	**Liquidity buffer**					**16.917.617.177**	**16.801.236.455**	**16.741.800.449**	**16.598.166.211**
22	**Total net cash outflows**					**8.894.032.499**	**9.421.677.454**	**9.718.889.122**	**9.683.656.526**
23	**Liquidity coverage ratio**					**191,70%**	**178,88%**	**172,60%**	**171,52%**

(*)Trailing average of 12 month-end observations to the reporting date

Table EU LIQB – Qualitative information on LCR, which complements template EU LIQ1

(a) As at 30 June 2026, Spuerkeess maintained an average stock of high-quality liquid assets (HQLA) of EUR 16,9 billion, which remained broadly stable throughout the year. Average net cash outflows amounted to EUR 8,9 billion, reflecting average cash outflows of EUR 12,4 billion and average cash inflows of EUR 3,5 billion.

(b) As at 30 June 2026, the average Liquidity Coverage Ratio stood at 191,70%, fluctuating between 163,06% and 232,46% over the past 12 months. Based on quarterly averages observed throughout the previous 12 months, the LCR remained comfortably above the regulatory minimum requirement of 100%.

(c) Over the last 12 months, retail deposits remained the Bank's primary source of funding, with an average outstanding of EUR 26,6 billion. They were followed by non-operational deposits from all counterparty categories, with an average balance of EUR 13,3 billion. Operational deposits represented an average financing source of EUR 2,1 billion.

(d) The Bank’s Liquidity Buffer is primarily composed of Level 1 eligible bonds and central bank reserves held with the Banque centrale du Luxembourg (BCL). As at 30 June 2026, BCL reserves accounted for 20,85% of the total Liquidity Buffer, while Level 1 securities represented 55,21% of the Liquidity Buffer. Level 2A and 2B securities accounted for 13,28% and 10,66% of the Buffer, respectively.

(e) Cash outflows related to derivative exposures remained broadly stable over the past 12 months, averaging EUR 549,5 million as at 30 June 2026.

(f) The Bank operates in two significant currencies, namely EUR and USD. The Liquidity Buffer in these currencies is aligned with the respective net cash outflows. As at 30 June 2026, the LCR in each significant currency remained above 100%, demonstrating a sound liquidity position in both EUR and USD.

(g) The Bank has not identified any other material items in the LCR calculation that are not captured in template EU LIQ1 and that would be relevant for understanding its liquidity profile.

Table EU LIQ2 – Net Stable Funding Ratio

	as at 30.06.2026	a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	**Capital items and instruments**	**6.237.366.875**	**0**	**0**	**44.138.638**	**6.281.505.513**
2	Own funds	6.237.366.875	0	0	44.138.638	6.281.505.513
3	Other capital instruments		0	0	0	0
4	**Retail deposits**		**25.565.750.649**	**1.282.943.821**	**452.293.983**	**25.236.613.010**
5	Stable deposits		12.096.366.141	313.513.937	60.056.722	11.849.442.795
6	Less stable deposits		13.469.384.508	969.429.884	392.237.262	13.387.170.215
7	**Wholesale funding:**		**22.017.242.178**	**886.322.606**	**3.057.007.915**	**10.806.467.270**
8	Operational deposits		3.020.943.333	0	0	1.510.471.666
9	Other wholesale funding		18.996.298.845	886.322.606	3.057.007.915	9.295.995.604
10	**Interdependent liabilities**		**0**	**0**	**0**	**0**
11	**Other liabilities:**	**0**	**924.343.733**	**0**	**778.694.443**	**778.694.443**
12	NSFR derivative liabilities	0				
13	All other liabilities and capital instruments not included in the above categories		924.343.733	0	778.694.443	778.694.443
14	**Total available stable funding (ASF)**					**43.103.280.236**
Required stable funding (RSF) Items						
15	**Total high-quality liquid assets (HQLA)**					**1.515.278.368**
EU-15a	**Assets encumbered for a residual maturity of one year or more in a cover pool**		**0**	**0**	**0**	**0**
16	**Deposits held at other financial institutions for operational purposes**		**119.136.416**	**0**	**0**	**59.568.208**
17	**Performing loans and securities:**		**6.202.660.290**	**2.660.971.687**	**32.685.616.705**	**28.650.140.545**
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		35.435.079	0	0	0
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		1.940.313.490	499.505.935	995.345.923	1.438.610.659
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		2.786.476.958	451.421.410	5.706.305.825	6.187.327.342
21	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		*541.759.280*	*63.823.885*	*1.409.908.968*	*1.219.232.412*
22	Performing residential mortgages, of which:		535.482.450	562.335.255	17.022.716.962	11.995.129.719
23	*With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk*		*506.328.883*	*532.525.844*	*15.115.442.756*	*10.344.465.155*
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		904.952.313	1.147.709.087	8.961.247.995	9.029.072.826
25	**Interdependent assets**		**0**	**0**	**0**	**0**
26	**Other assets:**	**1.7.2**	**1.311.242.948**	**15.992.684**	**605.560.464**	**1.068.381.048**
27	Physical traded commodities				0	0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		302.019.724	0	0	256.716.765
29	NSFR derivative assets		23.564.961			23.564.961
30	NSFR derivative liabilities before deduction of variation margin posted		76.250.477			3.812.524
31	All other assets not included in the above categories		909.407.786	15.992.684	605.560.464	784.286.799
32	**Off-balance sheet items**		**1.702.527.858**	**479.401.654**	**5.153.105.523**	**661.956.612**
33	**Total RSF**					**31.955.324.782**
34	**Net Stable Funding Ratio (%)**					**134,89%**

6. Disclosures of exposures to credit risk, dilution risk and credit quality

Table EU CR1 – Performing and non-performing exposures and related provisions

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collaterals and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
	as at 30.06.2026		of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3		of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3			
005	**Cash balances at central banks and other demand deposits**	**4.703.492.219**	**4.703.492.219**	**0**	**0**	**0**	**0**	**-433.442**	**-433.442**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
010	**Loans and advances**	**36.431.665.320**	**31.987.512.557**	**4.403.315.889**	**682.112.934**	**0**	**682.112.929**	**-257.563.789**	**-43.110.702**	**-214.453.087**	**-198.660.702**	**0**	**-198.660.702**	**0**	**29.765.556.376**	**455.744.379**
020	Central banks	256.310.239	256.310.239	0	0	0	0	-613	-613	0	0	0	0	0	256.046.736	0
030	General governments	1.201.581.943	1.169.519.756	32.062.187	166	0	166	-274.645	-222.535	-52.110	-113	0	-113	0	56.830.035	0
040	Credit institutions	7.159.575.141	7.159.298.730	276.411	0	0	0	-150.764	-148.381	-2.382	0	0	0	0	5.608.485.349	0
050	Other financial corporations	1.535.292.907	1.305.689.844	219.457.630	21.337.988	0	21.337.988	-13.653.041	-5.524.693	-8.128.348	-8.225.668	0	-8.225.668	0	727.414.566	10.678.693
060	Non-financial corporations	5.221.572.523	3.318.350.372	1.872.530.711	403.296.587	0	403.296.587	-152.235.043	-26.121.911	-126.113.132	-111.576.166	0	-111.576.166	0	3.723.833.586	278.026.945
070	Of which: SMEs	3.032.912.887	1.742.971.285	1.287.073.295	369.607.416	0	369.607.416	-103.971.741	-19.018.357	-84.953.385	-100.091.563	0	-100.091.563	0	2.637.752.884	255.857.247
080	Households	21.057.332.567	18.778.343.616	2.278.988.951	257.478.192	0	257.478.187	-91.249.684	-11.092.569	-80.157.115	-78.858.755	0	-78.858.755	0	19.392.946.105	167.038.741
090	**Debt Securities**	**17.505.817.007**	**17.399.638.566**	**30.328.068**	**5.752.709**	**0**	**0**	**-17.345.887**	**-16.245.425**	**-1.100.462**	**-5.740.121**	**0**	**0**	**0**	**8.185.580.139**	**0**
100	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
110	General governments	3.838.742.204	3.838.742.204	0	0	0	0	-8.006.964	-8.006.964	0	0	0	0	0	2.523.751.163	0
120	Credit institutions	6.911.967.225	6.851.106.852	0	0	0	0	-3.670.416	-3.670.416	0	0	0	0	0	3.661.074.252	0
130	Other financial corporations	3.918.885.853	3.898.919.188	19.966.665	5.752.709	0	0	-3.161.846	-2.389.111	-772.734	-5.740.121	0	0	0	1.907.493.070	0
140	Non-financial corporations	2.836.221.725	2.810.870.321	10.361.403	0	0	0	-2.506.662	-2.178.934	-327.728	0	0	0	0	93.261.654	0
150	**Off-balance sheet exposures**	**8.469.254.930**	**7.455.104.411**	**1.014.150.519**	**96.215.569**	**0**	**96.213.769**	**41.016.160**	**12.605.870**	**28.410.290**	**27.247.715**	**0**	**27.247.715**		**3.879.596.702**	**69.948.881**
160	Central banks	163.180.489	163.180.489	0	0	0	0	1.532	1.532	0	0	0	0		81.565.997	0
170	General governments	1.319.879.991	1.246.841.284	73.038.707	2.500	0	2.500	699.216	125.725	573.491	1.698	0	1.698		559.745.710	0
180	Credit institutions	1.425.219.557	1.425.063.507	156.050	0	0	0	39.516	38.563	953	0	0	0		409.076.400	0
190	Other financial corporations	933.021.562	896.548.642	36.472.920	403.819	0	403.819	3.415.013	2.869.116	545.897	222.401	0	222.401		607.666.107	48.778
200	Non-financial corporations	2.553.406.326	1.877.310.821	676.095.505	86.930.336	0	86.930.336	35.181.155	8.758.741	26.422.414	23.559.449	0	23.559.449		1.105.280.576	65.787.840
210	Households	2.074.547.005	1.846.159.668	228.387.337	8.878.914	0	8.877.114	1.679.728	812.193	867.535	3.464.167	0	3.464.167		1.116.261.912	4.112.264
220	**Total**	**67.110.229.476**	**61.545.747.753**	**5.447.794.476**	**784.081.212**	**0**	**778.326.698**	**-316.359.279**	**-72.395.440**	**-243.963.839**	**-231.648.537**	**0**	**-225.908.417**	**0**	**41.830.733.217**	**525.693.260**

Table EU CR1-A – Maturity of exposures

		a	b	c	d	e	f
		Net exposure value					
as at 30.06.2026		On demand	≤ 1 year	> 1 year ≤ 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	1.889.271.574	8.669.650.033	2.464.500.596	23.634.131.560	0	36.657.553.763
2	Debt securities	0	3.210.480.394	6.271.875.377	8.004.885.954	0	17.487.241.725
3	**Total**	**1.889.271.574**	**11.880.130.428**	**8.736.375.973**	**31.639.017.514**	**0**	**54.144.795.488**

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

		a
		Gross carrying amount
010	**Initial stock of non-performing loans and advances**	**883.412.443**
020	Inflows to non-performing portfolios	107.599.339
030	Outflows from non-performing portfolios	-232.699.851
040	Outflows due to write-offs	-745.624
050	Outflow due to other situations	-75.453.372
060	**Final stock of non-performing loans and advances**	**682.112.934**

Table EU CQ1 – Credit quality of forborne exposures

		a	b	c	d	e	f	g	h
		Gross carrying amount/ Nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collaterals received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On non-performing forborne exposures		Of which: Collateral and financial guarantees received on non-performing exposures with forbearance measures
as at 30.06.2026				Of which : defaulted	Of which : impaired				
005	**Cash balances at central banks and other demand deposits**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
010	**Loans and advances**	**353.624.877**	**342.603.943**	**342.603.943**	**342.603.943**	**-15.908.322**	**-89.721.493**	**562.820.178**	**249.838.279**
020	Central banks	0	0	0	0	0	0	0	0
030	General governments	0	0	0	0	0	0	0	0
040	Credit institutions	0	0	0	0	0	0	0	0
050	Other financial corporations	13.137.593	8.913.809	8.913.809	8.913.809	-15.478	-3.206.273	18.829.651	5.707.536
060	Non-financial corporations	144.138.279	267.673.761	267.673.761	267.673.761	-12.041.372	-70.980.785	308.498.318	195.334.325
070	Households	196.349.004	66.016.373	66.016.373	66.016.373	-3.851.472	-15.534.436	235.492.209	48.796.417
080	**Debt Securities**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
090	**Loan commitments given**	**19.692.136**	**11.037.582**	**11.037.582**	**11.037.582**	**245.614**	**1.666.869**	**28.817.234**	**9.370.713**
100	**Total**	**373.317.013**	**353.641.525**	**353.641.525**	**353.641.525**	**-16.153.937**	**-91.388.363**	**591.637.412**	**259.208.991**

Table EU CQ4 – Quality of non-performing exposures by geography

		a	b	c	d	e	f	g
		Gross carrying/Nominal amount				Accumulated impairment	Provisions on off-balance-sheet commitments and financial guarantees given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			of which: non-performing		of which: subject to impairment			
as at 30.06.2026				of which: defaulted				
010	**On balance sheet exposures**	**59.328.840.190**	**687.865.643**	**687.865.643**	**59.206.400.234**	**-474.003.821**		**-5.740.121**
020	Luxembourg	33.398.557.713	667.640.250	667.640.250	33.356.038.145	-441.125.521		-1.675.080
030	France	3.913.595.195	5.491.111	5.491.111	3.913.595.195	-6.769.685		0
040	Germany	2.144.259.457	3.567.000	3.567.000	2.133.989.457	-5.286.072		0
050	Belgium	949.348.194	3.463.284	3.463.284	949.348.194	-4.205.070		0
070	Other countries	18.923.079.630	7.703.999	7.703.999	18.853.429.243	-16.617.473		-4.065.041
080	**Off balance sheet exposures**	**8.565.470.499**	**96.215.569**	**96.215.569**			**68.263.875**	
090	Luxembourg	7.113.053.616	95.734.845	95.734.845			67.129.052	
100	France	453.628.820	64.139	64.139			218.458	
110	Germany	56.883.745	338.509	338.509			408.595	
120	Belgium	83.660.840	38.559	38.559			106.085	
140	Other countries	858.243.478	39.517	39.517			401.685	
150	**Total**	**67.894.310.688**	**784.081.212**	**784.081.212**	**59.206.400.234**	**-474.003.821**	**68.263.875**	**-5.740.121**

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

	as at 30.06.2026	a	b	c	d	e	f
		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	54.730.624	1.988.602	1.988.602	54.730.624	-932.071	0
020	Mining and quarrying	474.872	0	0	474.872	-2.898	0
030	Manufacturing	283.562.688	7.928.919	7.928.919	283.562.688	-14.367.044	0
040	Electricity, gas, steam and air conditioning supply	315.526.277	1.413.252	1.413.252	315.526.277	-5.142.594	0
050	Water supply	11.101.688	23.100	23.100	11.101.688	-95.874	0
060	Construction	1.356.214.953	186.855.785	186.855.785	1.356.214.953	-83.349.519	0
070	Wholesale and retail trade	246.261.360	9.117.311	9.117.311	246.261.360	-9.132.563	0
080	Transport and storage	635.442.937	824.809	824.809	632.574.630	-15.847.104	0
090	Accommodation and food service activities	60.694.987	2.442.019	2.442.019	60.694.987	-1.487.541	0
100	Information and communication	153.196.318	3.135.907	3.135.907	153.196.318	-8.116.814	0
110	Financial and insurance actvities	27.843.285	892.687	892.687	27.843.285	-883.426	0
120	Real estate activities	1.960.313.804	156.032.653	156.032.653	1.960.313.804	-113.042.235	0
130	Professional, scientific and technical activities	285.445.921	672.328	672.328	285.445.921	-2.802.549	0
140	Administrative and support service activities	122.501.375	2.815.326	2.815.326	94.678.242	-2.006.603	0
150	Public administration and defense, compulsory social security	0	0	0	0	0	0
160	Education	22.637.165	186.895	186.895	22.637.165	-105.648	0
170	Human health services and social work activities	75.047.388	28.811.497	28.811.497	75.047.388	-6.049.064	0
180	Arts, entertainment and recreation	4.414.201	114.214	114.214	4.414.201	-167.450	0
190	Other services	9.459.266	41.283	41.283	9.459.266	-280.212	0
200	**Total**	**5.624.869.110**	**403.296.587**	**403.296.587**	**5.594.177.670**	**-263.811.208**	**0**

7. Disclosure of the use of credit risk mitigation techniques

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

	as at 30.06.2026	Unsecured carrying amount	Secured carrying amount	Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
		a	b	c	d	e
1	Loans and advances	11.595.969.718	30.221.300.755	29.716.778.096	504.522.659	0
2	Debt securities	9.325.989.577	8.185.580.139	4.862.049.766	3.323.530.373	
3	**Total**	**20.921.959.295**	**38.406.880.894**	**34.578.827.862**	**3.828.053.032**	**0**
4	Of which : non-performing exposures	232.121.264	455.744.379	442.551.435	13.192.944	0
5	Of which : defaulted	232.121.264	455.744.379			

8. Disclosure of the use of the credit risk standardised approach

Table EU CR4 – Standardised approach – Credit risk exposure and CRM effects

as at 30.06.2026		Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWEAs and RWEAs density	
Exposure classes		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEAs	RWEAs density (%)
		a	b	c	d	e	f
1	Central governments or central banks	6.136.148.760	100.298.314	7.005.006.160	1.166.823.946	23.178.026	0,28%
2	Non-central government public sector entities	3.990.153.068	1.715.471.763	3.385.863.810	238.486.254	200.892.642	5,54%
EU 2a	Regional governments or local authorities	1.864.866.825	232.626.331	1.868.202.478	93.540.549	29.812.773	1,52%
EU 2b	Public sector entities	2.125.286.243	1.482.845.432	1.517.661.332	144.945.705	171.079.869	10,29%
3	Multilateral development banks	1.917.584.138	2.854.441	1.917.584.138	2.173.756	9.545.421	0,50%
EU 3a	International organisations	665.861.759	221.003	665.861.759	88.401	0	0,00%
4	Institutions	1.492.276.478	225.968.107	1.492.276.478	188.985.581	659.238.416	39,21%
5	Covered bonds	4.895.600.324	0	4.895.600.324	0	637.407.094	13,02%
6	Corporates	5.603.838.025	674.082.001	5.557.620.415	289.030.465	3.674.626.711	62,85%
6,1	Of which: Specialised Lending						
7	Subordinated debt exposures and equity	1.902.717.406	0	1.902.717.406	0	4.746.929.408	249,48%
EU 7a	Subordinated debt exposures	9.864.106	0	9.864.106	0	14.796.159	150,00%
EU 7b	Equity	1.892.853.300	0	1.892.853.300	0	4.732.133.250	250,00%
8	Retail						
9	Secured by mortgages on immovable property and ADC exposures						
9,1	Secured by mortgages on residential immovable property - non IPRE						
9,2	Secured by mortgages on residential immovable property - IPRE						
9,3	Secured by mortgages on commercial immovable property - non IPRE						
9,4	Secured by mortgages on commercial immovable property - IPRE						
9,5	Acquisition, Development and Construction (ADC)						
10	Exposures in default	38.256	0	38.256	0	42.064	109,95%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	1.366.899.389	197.907.162	1.366.899.389	197.907.162	411.451.211	26,29%
EU 10b	Collective investment undertakings (CIU)	9.739.541	0	9.739.541	0	121.744.261	1250,00%
EU 10c	Other items						
12	TOTAL	27.980.857.144	2.916.802.791	28.199.207.677	2.083.495.565	10.485.055.254	34,62%

Table EU CR5 – Standardised approach

as at 30.06.2026

Exposure classes		Risk weight												Total	
		0%	10%	20%	30%	40%	50%	75%	100%	150%	250%	1250%	Others		Of which unrated
		a	d	e	f	h	j	m	p	t	u	x	y	z	aa
1	Central governments or central banks	7.958.831.767	196.790.734	16.095.679	0	0	0	0	0	0	111.927	0	0	**8.171.830.106**	**0**
2	Non-central government public sector entities	2.646.688.801	0	959.794.944	0	0	17.865.331	0	988	0	0	0	0	**3.624.350.064**	**988**
EU 2a	Regional governments or local authorities	1.812.679.162	0	149.063.866	0	0	0	0	0	0	0	0	0	**1.961.743.028**	**0**
EU 2b	Public sector entities	834.009.639	0	810.731.078	0	0	17.865.331	0	988	0	0	0	0	**1.662.607.036**	**988**
3	Multilateral development banks	1.872.030.789	0	47.727.105	0	0	0	0	0	0	0	0	0	**1.919.757.894**	**291.567**
EU 3a	International organisations	665.950.160	0	0	0	0	0	0	0	0	0	0	0	**665.950.160**	**32.368**
4	Institutions	0	0	800.399.780	671.693.250	13.700.566	901.210	0	0	194.567.253	0	0	0	**1.681.262.059**	**208.267.819**
5	Covered bonds	0	3.417.129.710	1.478.470.614	0	0	0	0	0	0	0	0	0	**4.895.600.324**	**0**
6	Corporates	0	0	913.105.045	0	0	2.179.906.942	1.411.732.492	1.338.779.047	3.127.354	0	0	0	**5.846.650.880**	**1.226.267.343**
6,1	Of which: Specialised Lending														
7	Subordinated debt exposures and equity	0	0	0	0	0	0	0	0	9.864.106	1.892.853.300	0	0	**1.902.717.406**	**1.892.853.300**
EU 7a	Subordinated debt exposures	0	0	0	0	0	0	0	0	9.864.106	0	0	0	**9.864.106**	**0**
EU 7b	Equity	0	0	0	0	0	0	0	0	0	1.892.853.300	0	0	**1.892.853.300**	**1.892.853.300**
8	Retail exposures														
9	Secured by mortgages on immovable property and ADC exposures														
9,1	Secured by mortgages on residential immovable property - non IPRE														
9.1.1	no loan splitting applied														
9.1.2	loan splitting applied (secured)														
9.1.3	loan splitting applied (unsecured)														
9,2	Secured by mortgages on residential immovable property - IPRE														
9,3	Secured by mortgages on commercial immovable property - non IPRE														
9.3.1	no loan splitting applied														
9.3.2	loan splitting applied (secured)														
9.3.3	loan splitting applied (unsecured)														
9,4	Secured by mortgages on commercial immovable property - IPRE														
9,5	Acquisition, Development and Construction (ADC)														
10	Exposures in default	0	0	0	0	0	0	0	30.641	7.615	0	0	0	**38.256**	**38.256**
EU 10a	Claims on institutions and corporates with a short-term credit assessment	0	0	1.236.531.062	0	0	328.260.980	0	14.508	0	0	0	0	**1.564.806.551**	**0**
EU 10b	Collective investment undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	9.739.541	0	**9.739.541**	**9.739.541**
EU 10c	Other items														
EU 11c	**TOTAL**	**13.143.501.518**	**3.613.920.445**	**5.452.124.229**	**671.693.250**	**13.700.566**	**2.526.934.463**	**1.411.732.492**	**1.338.825.185**	**207.566.328**	**1.892.965.227**	**9.739.541**	**0**	**30.282.703.242**	**3.337.491.183**

For readability purposes, table EU CR5 displays only the columns for which the Bank has exposures.

9. Disclosure of the use of the IRB approach for credit risk

Table EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range

as at 30.06.2026 A-IRB approach	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
Retail - Other													
	0,00 to <0,15	1.152.689.481	947.866.314	75,19%	1.860.107.632	0,10%	133.631	32,28%		148.851.811	8,00%	609.276	-6.793.976
	0,00 to <0,10	73.229.173	393.918.030	76,75%	375.560.741	0,05%	52.883	33,80%		18.700.423	4,98%	63.471	-20.023
	0,10 to <0,15	1.079.460.309	553.948.284	74,08%	1.484.546.891	0,12%	80.748	31,89%		130.151.387	8,77%	545.805	-6.773.954
	0,15 to <0,25	1.110.335.513	281.657.940	72,91%	1.310.898.957	0,19%	31.374	30,23%		154.437.602	11,78%	767.149	-5.459.565
	0,25 to <0,50	539.890.011	202.550.382	73,28%	686.729.138	0,40%	29.600	30,78%		128.207.348	18,67%	830.419	-2.500.644
	0,50 to <0,75	0	0		0		0			0		0	0
	0,75 to <2,50	600.173.985	242.173.514	66,56%	758.775.276	1,45%	34.782	33,21%		273.236.786	36,01%	3.724.798	-9.435.600
	0,75 to <1,75	379.363.625	125.786.290	72,64%	468.458.549	1,02%	21.426	32,27%		145.307.087	31,02%	1.535.190	-4.915.525
	1,75 to <2,5	220.810.360	116.387.224	59,98%	290.316.726	2,15%	13.356	34,72%		127.929.700	44,07%	2.189.609	-4.520.075
	2,50 to <10,00	168.230.671	41.222.545	67,74%	195.589.462	5,17%	10.041	36,09%		97.773.326	49,99%	3.689.270	-5.967.150
	2,5 to <5	94.719.160	28.105.409	63,79%	112.597.198	4,33%	7.026	33,63%		55.013.010	48,86%	1.623.467	-2.095.246
	5 to <10	73.511.511	13.117.136	76,21%	82.992.265	6,29%	3.015	39,43%		42.760.316	51,52%	2.065.802	-3.871.905
	10,00 to <100,00	101.523.131	20.124.937	74,65%	115.781.227	16,97%	6.208	34,55%		73.021.263	63,07%	7.143.485	-8.935.528
	10 to <20	85.113.665	17.141.982	72,47%	97.063.885	12,66%	4.152	32,89%		55.086.793	56,75%	4.063.748	-6.022.283
	20 to <30	5.002.615	1.091.751	95,79%	6.048.365	20,40%	830	52,78%		7.171.778	118,57%	651.258	-444.196
	30,00 to <100,00	11.406.851	1.891.204	82,22%	12.668.978	48,41%	1.226	38,60%		10.762.692	84,95%	2.428.480	-2.469.049
	100,00 (default)	74.500.902	5.235.306	40,79%	75.728.292	100,00%	3.729	35,78%		93.367.924	123,29%	19.778.949	-34.386.302
Sub-total		3.747.343.693	1.740.830.939	73,11%	5.003.609.983	2,47%	249.365	31,93%		968.896.060	19,36%	36.543.346	-73.478.766
Retail - Secured by Residential real estate (RRE)													
	0,00 to <0,15	8.542.144.431	229.162.272	42,56%	8.587.919.758	0,12%	23.303	12,88%		301.529.984	3,51%	1.324.413	-15.353.080
	0,00 to <0,10	4.023.288	19.160.106	69,79%	17.395.185	0,05%	17	22,43%		540.201	3,11%	1.951	-710
	0,10 to <0,15	8.538.121.143	210.002.165	40,08%	8.570.524.573	0,12%	23.286	12,86%		300.989.783	3,51%	1.322.462	-15.352.371
	0,15 to <0,25	6.313.526.479	137.232.335	40,11%	6.324.174.372	0,19%	14.871	13,17%		323.011.356	5,11%	1.591.080	-15.522.043
	0,25 to <0,50	1.562.021.238	47.864.332	50,66%	1.575.291.268	0,40%	3.442	13,49%		142.229.251	9,03%	857.042	-7.034.159
	0,50 to <0,75	0	0		0		0			0		0	0
	0,75 to <2,50	876.365.601	31.304.879	41,53%	883.111.037	1,26%	2.008	13,60%		172.836.658	19,57%	1.523.856	-10.377.932
	0,75 to <1,75	654.934.640	22.283.681	40,82%	659.425.114	0,99%	1.528	13,47%		110.601.736	16,77%	879.504	-7.185.521
	1,75 to <2,5	221.430.961	9.021.198	43,29%	223.685.923	2,07%	480	13,99%		62.234.922	27,82%	644.352	-3.192.411
	2,50 to <10,00	238.916.346	2.627.552	40,00%	238.913.090	4,98%	454	13,19%		102.726.569	43,00%	1.566.618	-7.356.754
	2,5 to <5	194.727.107	1.229.552	40,00%	194.264.651	4,48%	374	13,24%		79.912.737	41,14%	1.150.919	-5.628.171
	5 to <10	44.189.239	1.398.000	40,00%	44.648.439	7,16%	80	13,00%		22.813.832	51,10%	415.698	-1.728.583
	10,00 to <100,00	84.696.310	574.026	43,98%	84.348.768	18,93%	198	13,94%		58.433.623	69,28%	2.186.322	-5.893.567
	10 to <20	73.889.827	38.070	100,00%	73.412.903	13,95%	176	13,99%		51.410.638	70,03%	1.422.089	-4.457.974
	20 to <30	0	0		0		0			0		0	0
	30,00 to <100,00	10.806.483	535.956	40,00%	10.935.866	52,33%	22	13,56%		7.022.985	64,22%	764.233	-1.435.594
	100,00 (default)	183.578.414	1.343.453	40,00%	183.074.921	100,00%	377	20,50%		154.867.422	84,59%	25.254.208	-41.723.491
Sub-total		17.801.248.820	450.108.850	42,58%	17.876.833.213	1,40%	44.653	13,16%		1.255.634.862	7,02%	34.303.539	-103.261.026
Total - A-IRB approach		21.548.592.513	2.190.939.789	66,84%	22.880.443.197		294.018			2.224.530.922	9,72%	70.846.885	-176.739.792

as at 30.06.2026 F-IRB approach	PD range	On-balance sheet exposures	Off-balance-sheet exposures pre-CCF	Exposure weighted average CCF	Exposure post CCF and post CRM	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amount after supporting factors	Density of risk weighted exposure amount	Expected loss amount	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l	m
Corporates - Other													
	0,00 to <0,15	0	0		0		0			0		0	0
	0,00 to <0,10	0	0		0		0			0		0	0
	0,10 to <0,15	0	0		0		0			0		0	0
	0,15 to <0,25	167.775.743	90.213.600	65,3%	330.909.389	0,23%	435	38,68%	2,50	111.227.754	33,61%	298.259	-3.484.660
	0,25 to <0,50	524.462.238	638.313.849	54,5%	1.083.531.823	0,47%	420	36,49%	2,50	532.678.956	49,16%	1.842.539	-19.306.599
	0,50 to <0,75	0	0		0		0			0		0	0
	0,75 to <2,50	2.058.837.993	889.991.624	63,7%	2.294.825.210	1,63%	699	37,75%	2,50	1.826.984.981	79,61%	14.182.679	-81.679.223
	0,75 to <1,75	1.221.981.280	577.662.768	68,7%	1.440.797.237	1,13%	444	37,37%	2,50	1.063.046.352	73,78%	6.080.747	-23.633.001
	1,75 to <2,5	836.856.712	312.328.856	54,4%	854.027.973	2,47%	255	38,38%	2,50	763.938.629	89,45%	8.101.933	-58.046.222
	2,50 to <10,00	496.121.849	94.931.445	65,8%	498.935.603	5,79%	230	39,14%	2,50	575.931.085	115,43%	11.309.703	-30.906.175
	2,5 to <5	0	0		0		0			0		0	0
	5 to <10	496.121.849	94.931.445	65,8%	498.935.603	5,79%	230	39,14%	2,50	575.931.085	115,43%	11.309.703	-30.906.175
	10,00 to <100,00	117.617.280	22.428.785	44,0%	113.272.733	13,07%	126	35,26%	2,50	133.257.051	117,64%	5.271.629	-12.260.420
	10 to <20	109.889.679	22.264.367	43,7%	105.398.801	11,38%	95	35,10%	2,50	119.635.204	113,51%	4.217.046	-11.391.910
	20 to <30	0	0		0		0			0		0	0
	30,00 to <100,00	7.727.602	164.418	89,0%	7.873.931	35,66%	31	37,44%	2,50	13.621.847	173,00%	1.054.584	-868.510
	100,00 (default)	255.649.020	68.908.989	86,2%	306.009.427	100,00%	123	39,26%	2,50	0		120.145.269	-84.514.892
Sub-total		3.620.464.123	1.804.788.292	61,25%	4.627.484.186	8,49%	2.033	37,71%	2,50	3.180.079.828	68,72%	153.050.080	-232.151.968
Total - F-IRB approach		3.620.464.123	1.804.788.292	61,25%	4.627.484.186		2.033		2,50	3.180.079.828	68,72%	153.050.080	-232.151.968

The additional RWEA linked to the application of a minimum average risk weight of 15% in accordance with CSSF circular 16/643 are not included in table EU CR6.

Table EU CR7 – IRB approach – Effect on the RWEAs of credit derivatives used as CRM techniques

at 30.06.2026		Pre-credit derivatives risk weighted exposure amount	Actual risk weighted exposure amount
		a	b
1	Central governments and central banks - F-IRB	0	0
EU 1a	Regional governments and local authorities -F-IRB	0	0
EU 1b	Public sectore entities - F-IRB	0	0
2	Central governments and central banks - A-IRB	0	0
EU 2a	Regional governments and local authorities A-IRB	0	0
EU 2b	Public sectore entities A-IRB	0	0
3	Institutions – F-IRB	0	0
5	Corporates – F-IRB	4.620.223.047	4.620.223.047
EU 5a	Corporates - General	3.180.079.828	3.180.079.828
EU 5b	Corporates - Specialised lending	1.440.143.219	1.440.143.219
EU 5c	Corporates - Purchased receivables	0	0
6	Corporate – A-IRB	0	0
EU 6a	Corporates - General	0	0
EU 6b	Corporates - Specialised lending	0	0
EU 6c	Corporates - Purchased Receivables	0	0
EU 8a	Retail - A-IRB	2.224.530.922	2.224.530.922
9	Retail – Qualifying revolving (QRRE)	0	0
10	Retail – Secured by residential immovable property	1.255.634.862	1.255.634.862
EU10a	Retail – Purchased receivables	0	0
EU10b	Retail- Other retail exposures	968.896.060	968.896.060
17	**Exposures under F-IRB**	**4.620.223.047**	**4.620.223.047**
18	**Exposures under A-IRB**	**2.224.530.922**	**2.224.530.922**
19	**Total Exposures**	**6.844.753.968**	**6.844.753.968**

As the Bank does not use credit derivatives for credit risk mitigation purposes, the risk-weighted exposure amounts (RWEA) before and after recognition of credit derivatives are identical, and the corresponding columns in template EU CR7 therefore report the same amounts.

Table EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques

A-IRB approach		Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded creditProtection (FCP)									Unfunded credit Protection (UFCP)			
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
as at 30.06.2026		a	b	c	d	e	f	g	h	i	j	k	l	m	n
1	Central governments and central banks														
2	Regional governments and local authorities														
3	Public sector entities														
5	Corporates														
5,1	Corporates – General														
5,2	Corporates – Specialised lending														
5,3	Corporates – Purchased Receivables														
6	Retail	22.880.443.197	0,16%	79,12%	79,12%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	2.225.230.356	2.224.530.922
6,1	Retail – Qualifying revolving														
6,2	Retail – secured by residential immovable property	17.876.833.213	0,02%	100,00%	100,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	1.255.634.862	1.255.634.862
6,3	Retail – Purchased Receivables														
6,4	Retail – Other retail exposures	5.003.609.983	0,68%	4,53%	4,53%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	969.595.494	968.896.060
7	**Total**	**22.880.443.197**	**0,16%**	**79,12%**	**79,12%**	**0,00%**	**0,00%**	**0,00%**	**0,00%**	**0,00%**	**0,00%**	**0,00%**	**0,00%**	**2.225.230.356**	**2.224.530.922**

F-IRB approach		Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded creditProtection (FCP)									Unfunded credit Protection (UFCP)			
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)	RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and sustitution effects)
as at 30.06.2026		a	b	c	d	e	f	g	h	i	j	k	l	m	n
1	Central governments and central banks														
2	Regional governments and local authorities														
3	Public sector entities														
4	Institutions														
5	Corporates	6.612.597.125	1,86%	4,49%	4,49%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	9,47%	0,00%	4.644.448.574	4.620.223.047
5,1	Corporates – General	4.627.484.186	2,65%	6,42%	6,42%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	13,53%	0,00%	3.204.305.355	3.180.079.828
5,2	Corporates – Specialised lending	1.985.112.939	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	1.440.143.219	1.440.143.219
5,3	Corporates - Purchased Receivables														
6	**Total**	**6.612.597.125**	**1,86%**	**4,49%**	**4,49%**	**0,00%**	**0,00%**	**0,00%**	**0,00%**	**0,00%**	**0,00%**	**9,47%**	**0,00%**	**4.644.448.574**	**4.620.223.047**

Table EU CR8 – RWA flow statements of credit risk exposures under the IRB approach

		Risk weighted exposure amount
		a
1	**Risk weighted exposure amount as at the end of the previous reporting period**	**6.913.896.803**
2	Asset size (+/-)	304.565.777
3	Asset quality (+/-)	-227.830.328
4	Model updates (+/-)	330.801.005
5	Methodology and policy (+/-)	0
6	Acquisitions and disposals (+/-)	0
7	Foreign exchange movements (+/-)	303.376
8	Other (+/-)	11.579.083
9	**Risk weighted exposure amount as at the end of the reporting period**	**7.333.315.717**

Table EU CR8 shows the drivers of the change in the risk-weighted exposure amount (RWEA) for credit risk exposures under the IRB approach between 31 March 2026 and 30 June 2026.

Over the period, RWEA increased moderately from EUR 6 913,9 million to 7 333,3 million. The increase was mainly driven by model updates which increased RWEA by EUR 330,8 million, and changes in asset size by EUR 304,6 million. This was partially offset by changes in asset quality, which decreased RWEA by EUR 227,8 million.
While foreign exchange effects have a minor impact of EUR 303 376, there were no changes in RWEA resulting from methodology or policy changes, or acquisitions and disposals during the period. Other movements were not material during the reporting period.

10. Disclosure of specialised lending exposures and equity exposures

Table EU CR10 – Specialised lending and equity exposures

Specialised lending : Project finance (Slotting approach)

Regulatory categories as at 30.06.2026	Remaining maturity	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years	43.409.589	8.574.013	50%	46.839.194	19.890.798	0
	Equal to or more than 2.5 years	93.206.258	9.115.183	70%	100.628.397	59.652.125	402.514
Category 2	Less than 2.5 years	0	2.500	70%	1.000	533	4
	Equal to or more than 2.5 years	4.664.946	672.000	90%	5.336.946	3.834.138	42.696
Category 3	Less than 2.5 years	4.647.289	305.846	115%	4.769.627	5.156.347	133.550
	Equal to or more than 2.5 years	46.007.557	8.327.130	115%	49.834.686	55.514.432	1.395.371
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	Equal to or more than 2.5 years	0	0	250%	0	0	0
Category 5	Less than 2.5 years	2.183.245	0	-	2.183.245	0	1.091.623
	Equal to or more than 2.5 years	0	9.422.853	-	3.769.141	0	1.884.571
Total	**Less than 2.5 years**	**50.240.123**	**8.882.359**		**53.793.067**	**25.047.679**	**1.225.176**
	Equal to or more than 2.5 years	**143.878.761**	**27.537.166**		**159.569.171**	**119.000.694**	**3.725.151**

Specialised lending : Income-producing real estate and high volatility commercial real estate (Slotting approach)

Regulatory categories as at 30.06.2026	Remaining maturity	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years	49.909.534	2.539.752	50%	50.925.435	21.354.809	0
	Equal to or more than 2.5 years	131.384.744	10.935.258	70%	135.758.847	80.856.105	543.035
Category 2	Less than 2.5 years	325.672.205	35.558.520	70%	339.895.613	205.121.962	1.359.582
	Equal to or more than 2.5 years	507.554.098	311.221.658	90%	683.487.987	522.319.414	5.467.904
Category 3	Less than 2.5 years	99.800.674	26.301.336	115%	110.321.209	118.069.027	3.088.994
	Equal to or more than 2.5 years	180.463.810	27.259.190	115%	198.309.648	195.490.870	5.552.670
Category 4	Less than 2.5 years	38.709.829	1.300.861	250%	39.230.173	82.306.032	3.138.414
	Equal to or more than 2.5 years	24.271.133	3.084.182	250%	27.345.749	56.368.014	2.187.660
Category 5	Less than 2.5 years	89.199.484	3.846.537	-	90.738.098	0	45.369.049
	Equal to or more than 2.5 years	76.946.161	7.444.931	-	83.382.628	0	41.691.314
Total	**Less than 2.5 years**	**603.291.725**	**69.547.006**		**631.110.527**	**426.851.829**	**52.956.039**
	Equal to or more than 2.5 years	**920.619.946**	**359.945.218**		**1.128.284.858**	**855.034.403**	**55.442.583**

Specialised lending : Object finance (Slotting approach)

Regulatory categories as at 30.06.2026	Remaining maturity	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
		a	b	c	d	e	f
Category 1	Less than 2.5 years	0	0	50%	0	0	0
	Equal to or more than 2.5 years	0	0	70%	0	0	0
Category 2	Less than 2.5 years	0	0	70%	0	0	0
	Equal to or more than 2.5 years	0	0	90%	0	0	0
Category 3	Less than 2.5 years	12.355.316	0	115%	12.355.316	14.208.614	345.949
	Equal to or more than 2.5 years	0	0	115%	0	0	0
Category 4	Less than 2.5 years	0	0	250%	0	0	0
	Equal to or more than 2.5 years	0	0	250%	0	0	0
Category 5	Less than 2.5 years	0	0	-	0	0	0
	Equal to or more than 2.5 years	0	0	-	0	0	0
Total	**Less than 2.5 years**	**12.355.316**	**0**		**12.355.316**	**14.208.614**	**345.949**
	Equal to or more than 2.5 years	**0**	**0**		**0**	**0**	**0**

Spuerkeess does not have any exposure to Specialised lending in the Commodities Finance category.

Equity exposures under Articles 133 (3) to (6) and 495a(3) CRR

Regulatory categories as at 30.06.2026	On-balance sheet exposure	Off-balance sheet exposure	Risk weight	Exposure value	Risk weighted exposure amount	Expected loss amount
	a	b	c	d	e	f
Total	**1.892.853.300**	**0**	**250%**	**1.892.853.300**	**4.732.133.250**	**0**
of which : Exposures treated under	1.892.853.300	0	250%	1.892.853.300	4.732.133.250	0

11. Disclosure of exposures to counterparty credit risk (CRR)

Table EU CCR1 – Analysis of CCR exposure by approach

as at 30.06.2026		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU1	EU - Original Exposure Method (for derivatives)	0	0		1.4	0	0	0	0
EU2	EU - Simplified SA-CCR (for derivatives)	0	0		1.4	0	0	0	0
1	SA-CCR (for derivatives)	42.674.033	190.837.353		1.4	763.298.499	326.915.941	326.915.941	210.173.614
2	IMM (for derivatives and SFTs)			0	0,0	0	0	0	0
2a	Of which securities financing transactions netting sets			0		0	0	0	0
2b	Of which derivatives and long settlement transactions netting sets			0		0	0	0	0
2c	Of which from contractual cross-product netting sets			0		0	0	0	0
3	Financial collateral simple method (for SFTs)					0	0	0	0
4	Financial collateral comprehensive method (for SFTs)					7.611.137.603	1.098.230.298	1.098.230.298	558.121.075
5	VaR for SFTs					0	0	0	0
6	**Total**					**8.374.436.102**	**1.425.146.239**	**1.425.146.239**	**768.294.689**

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

Exposure classes as at 30.06.2026		Risk weight											
		a	b	c	d	e	f	g	h	i	j	k	l
		0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	Total exposure value
1	Central governments or central banks	0	0	0	0	5.176.885	0	0	0	0	0	0	5.176.885
2	Regional government or local authorities	0	0	0	0	0	0	0	0	0	0	0	0
3	Public sector entities	3.152.462	0	0	0	0	0	0	0	0	0	0	3.152.462
4	Multilateral development banks	0	0	0	0	0	0	0	0	0	0	0	0
5	International organisations	0	0	0	0	0	0	0	0	0	0	0	0
6	Institutions	0	0	0	0	17.955.015	0	0	0	0	128.383.404	665.181.604	811.520.023
7	Corporates	0	0	0	0	898.530	10.158.527	0	0	93.886.349	0	0	104.943.406
8	Retail												
9	Institutions and corporates with a short-term credit assessment	0	0	0	0	254.082.660	823.568.653	0	0	567.058	0	0	1.078.218.371
10	Other items	0	0	0	0	0	0	0	0	0	43.345	0	43.345
11	**Total exposure value**	**3.152.462**	**0**	**0**	**0**	**278.113.090**	**833.727.181**	**0**	**0**	**94.453.407**	**128.426.749**	**665.181.604**	**2.003.054.493**

Table EU CCR4 – IRB approach – CCR exposures by exposure class and PD scale

Corporates - Other (F-IRB)		a	b	c	d	e	f	g
as at 30.06.2026	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amounts	Density of risk weighted exposure amounts
1	0.00 to <0.15	0	-	0	-	-	0	-
2	0.15 to <0.25	276.907	0,23%	1	40,00%	2,5	117.309	42,36%
3	0.25 to <0.50	79.435	0,47%	1	40,00%	2,5	47.591	59,91%
4	0.50 to <0.75	0	-	0	-	-	0	-
5	0.75 to <2.50	16.155.546	1,87%	9	40,00%	2,5	18.334.948	113,49%
6	2.50 to <10.00	2.775.866	5,80%	2	40,00%	2,5	4.561.405	164,32%
7	10.00 to <100.00	0	-	0	-	-	0	-
8	100.00 (Default)	0	-	0	-	-	0	-
9	**Subtotal (exposure class)**	**19.287.754**	**2,41%**	**13**	**40,00%**	**2,5**	**23.061.252**	**119,56%**
	Total F-IRB	**19.287.754**		**13**			**23.061.252**	

Retail - Other (A-IRB)		a	b	c	d	e	f	g
as at 30.06.2026	PD scale	Exposure value	Exposure weighted average PD (%)	Number of obligors	Exposure weighted average LGD (%)	Exposure weighted average maturity (years)	Risk weighted exposure amounts	Density of risk weighted exposure amounts
1	0.00 to <0.15	0	-	0	-	-	0	-
2	0.15 to <0.25	0	-	0	-	-	0	-
3	0.25 to <0.50	0	-	0	-	-	0	-
4	0.50 to <0.75	0	-	0	-	-	0	-
5	0.75 to <2.50	136.279	2,14%	1	35,14%	-	62.718	46,02%
6	2.50 to <10.00	0	-	0	-	-	0	-
7	10.00 to <100.00	0	-	0	-	-	0	-
8	100.00 (Default)	0	-	0	-	-	0	-
	Subtotal (exposure class)	**136.279**	**2,14%**	**1**	**35,14%**	**-**	**62.718**	**46,02%**
	Total A-IRB	**136.279**		**1**			**62.718**	
	Total	**19.424.033**	**2,40%**	**14**		**2,5**	**23.123.970**	**119,05%**

Table EU CCR5 – Composition of collateral for CCR exposures

as at 30.06.2026		a	b	c	d	e	f	g	h
		Collateral used in derivative transactions				Collateral used in SFTs			
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
Collateral type		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1	Cash – domestic currency	0	862.934.092	0	368.746.926	0	2.915.000	0	4.408.393
2	Cash – other currencies	0	17.376.042	0	4.079.388	0	0	0	0
3	Domestic sovereign debt	0	0	0	0	0	0	0	336.618.000
4	Other sovereign debt	0	0	0	0	0	577.887.230	0	229.168.655
5	Government agency debt	0	0	0	0	0	0	0	0
6	Corporate bonds	0	0	0	0	0	1.512.315.240	0	31.078.650
7	Equity securities	0	0	0	0	0	1.015.728.384	0	0
8	Other collateral	0	0	0	0	0	3.210.160.024	0	53.665.725
9	**Total**	**0**	**880.310.134**	**0**	**372.826.314**	**0**	**6.319.005.877**	**0**	**654.939.423**

Table EU CCR8 – Exposures to CCPs

as at 30.06.2026		a	b
		Exposure value	RWEA
1	**Exposures to QCCPs (total)**		**214.026.376**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	423.849.699	127.285.083
3	(i) OTC derivatives	423.849.699	127.285.083
4	(ii) Exchange-traded derivatives	0	0
5	(iii) SFTs	0	0
6	(iv) Netting sets where cross-product netting has been approved	0	0
7	Segregated initial margin	0	
8	Non-segregated initial margin	173.482.587	86.741.293
9	Prefunded default fund contributions	0	0
10	Unfunded default fund contributions	0	0
11	**Exposures to non-QCCPs (total)**		**0**
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	0	0
13	(i) OTC derivatives	0	0
14	(ii) Exchange-traded derivatives	0	0
15	(iii) SFTs	0	0
16	(iv) Netting sets where cross-product netting has been approved	0	0
17	Segregated initial margin	0	
18	Non-segregated initial margin	0	0
19	Prefunded default fund contributions	0	0
20	Unfunded default fund contributions	0	0

12. Disclosure of exposures to securitisation positions

Table EU-SEC1 – Securitisation exposures in the non-trading book

as at 30.06.2026		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Institution acts as originator							Institution acts as sponsor				Institution acts as investor			
		Traditional				Synthetic		Sub-total	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total
		STS		Non STS					STS	Non STS			STS	Non STS		
			of which SRT		of which SRT		of which SRT									
1	Total exposures	0	0	0	0	0	0	0	0	0	0	0	0	5.059.711	4.974	5.064.685
2	**Retail (total)**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**5.059.711**	**0**	**5.059.711**
3	residential mortgage	0	0	0	0	0	0	0	0	0	0	0	0	5.059.711	0	**5.059.711**
4	credit card	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
5	other retail exposures	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
6	re-securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
7	**Wholesale (total)**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**4.974**	**4.974**
8	loans to corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
9	commercial mortgage	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
10	lease and receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**0**
11	other wholesale	0	0	0	0	0	0	0	0	0	0	0	0	0	4.974	**4.974**
12	re-securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Table EU-SEC4 – Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor

as at 30.06.2026		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	EU-p	EU-q
		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	4.251.809	807.902	0	4.974	0	0	5.064.685	0	0	0	1.083.099	0	0	0	86.648	0	0
2	**Traditional securitisation**	**4.251.809**	**807.902**	**0**	**0**	**0**	**0**	**5.059.711**	**0**	**0**	**0**	**1.066.188**	**0**	**0**	**0**	**85.295**	**0**	**0**
3	Securitisation	4.251.809	807.902	0	0	0	0	5.059.711	0	0	0	1.066.188	0	0	0	85.295	0	0
4	Retail underlying	4.251.809	807.902	0	0	0	0	5.059.711	0	0	0	1.066.188	0	0	0	85.295	0	0
5	*Of which STS*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
6	Wholesale	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7	*Of which STS*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*	*0*
8	Re-securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9	**Synthetic securitisation**	**0**	**0**	**0**	**4.974**	**0**	**0**	**4.974**	**0**	**0**	**0**	**16.911**	**0**	**0**	**0**	**1.353**	**0**	**0**
10	Securitisation	0	0	0	4.974	0	0	4.974	0	0	0	16.911	0	0	0	1.353	0	0
11	Retail underlying	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Wholesale	0	0	0	4.974	0	0	4.974	0	0	0	16.911	0	0	0	1.353	0	0
13	Re-securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

13. Disclosures of market risk and interest rate risk in the banking book (IRRBB)

Table EU MR1 – Market risk under the standardised approach

as at 30.06.2026		a RWEAs
	Outright products	
1	Interest rate risk (general and specific)	0
2	Equity risk (general and specific)	0
3	Foreign exchange risk	411.328.821
4	Commodity risk	70.800
	Options	
5	Simplified approach	0
6	Delta-plus approach	0
7	Scenario approach	0
8	**Securitisation (specific risk)**	**0**
9	**Total**	**411.399.621**

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

as at 30.06.2026		a Changes of the economic value of equity	b Changes of the economic value of equity	c Changes of the net interest income	d Changes of the net interest income
Supervisory shock scenarios		Current period	Last period	Current period	Last period
1	Parallel up	-317.506.056	-321.942.521	61.333.919	-24.316.507
2	Parallel down	60.949.926	107.972.371	-147.688.947	5.975.889
3	Steepener	-38.849.350	-37.902.826		
4	Flattener	-13.374.324	-11.185.013		
5	Short rates up	-108.533.032	-107.580.965		
6	Short rates down	41.241.718	45.839.779		

As of 16 March 2026, the Bank implemented a new ALM margin/CSRBB model for savings accounts and 0% current accounts, which impacted the ΔNII results. Consequently, the parallel down scenario is now the most adverse scenario, reflecting the Bank's current view of its interest rate risk exposure.

14. Disclosure of ESG risks

During the first half of 2026, Spuerkeess continued to implement its sustainability strategy and to integrate environmental, social and governance factors into its strategy, governance, risk management processes and methodologies. This work builds on the policies and arrangements extensively described in the Bank's **2025 Sustainability Report** and in Chapter 20 "*Disclosures of ESG Risks*" of the **annual Pillar III Report** as at **31 December 2025**. Both documents are available on the Spuerkeess website.

The main activities and developments carried out during the reporting period are presented below.

Sustainability reporting
Spuerkeess continued to adapt its sustainability reporting framework to the applicable European regulatory requirements and their ongoing development. The 2025 Sustainability Report constitutes the reference document for information relating to the Bank's sustainability policies, actions, targets and indicators. The Report has been independently reviewed by an external assurance provider and is subject to a limited assurance conclusion.
During the first half of 2026, work focused in particular on strengthening the processes for collecting, controlling, documenting and tracing ESG data, as well as on assessing regulatory developments that may affect the Bank's future disclosure obligations. More specifically, these developments include the amendments to the CSRD framework introduced by the Omnibus I simplification package, notably the anticipated revision of the European Sustainability Reporting Standards (ESRS).
This work aims to maintain a proportionate and reliable reporting framework that is consistent with Spuerkeess' other regulatory disclosures, including its Pillar 3 disclosures on ESG risks. Apart from these consolidation activities and adjustments to regulatory developments, there were no material changes to the Bank's sustainability reporting approach compared with the approach described in the 2025 Sustainability Report.

ESG strategy and climate transition
During the first half of 2026, Spuerkeess continued to implement its climate commitments and strategic sustainability priorities. These aim, in particular, to support customers in their transition, develop financing and investment activities contributing to a more sustainable economy, and progressively reduce the environmental footprint of the Bank's own operations and portfolios.

The Bank continued to monitor its climate-related targets and indicators, including those relating to its operational and financed emissions. This monitoring supports the progressive alignment of the Bank's activities with its long-term climate commitments and helps identify sectors or portfolios requiring particular attention.

No material changes were made to Spuerkeess' ESG strategic framework or climate ambitions during the first half of 2026. A detailed description of the related strategy, commitments and targets is provided in the **2025 Sustainability Report** and in the section on ESG strategy and processes within **Chapter 20 of the 2025 annual Pillar 3 Report**.

ESG monitoring and indicators
Spuerkeess continued to develop its internal ESG tools. These tools allow the Bank to centralise and monitor a range of indicators related to:

- the carbon footprint of the Bank's own operations;
- financed emissions associated with its lending and investment portfolios;
- physical and transition risks;

- the energy performance of financed real estate assets;
- exposures to sectors that are particularly sensitive to climate-related risks;
- activities that are eligible for or aligned with the EU Taxonomy;
- the Green Asset Ratio and other applicable regulatory indicators; and
- social and governance matters relevant to the Bank's activities.

During the first half of 2026, work focused primarily on improving the quality, coverage and traceability of the underlying data, as well as on ensuring consistency between the indicators used for internal steering, risk management and external reporting.
These developments are not material and remain consistent with the framework described in the 2025 annual Pillar 3 Report, though they contribute to strengthening the Bank's operational effectiveness.

ESG governance
Spuerkeess' ESG governance framework remained broadly unchanged during the first half of 2026. ESG matters continue to be overseen within the Bank's overall governance framework, with the involvement of the management bodies, control functions and business lines in accordance with their respective responsibilities.

The relevant governing bodies and committees monitor, in particular:
- the implementation of the sustainability strategy;
- the sustainability-related regulatory projects;
- the ESG risks;
- the ESG targets and indicators;
- the quality of sustainability data and disclosures; and
- the integration of ESG factors into the Bank's policies, processes and activities.

No material changes were made to the allocation of responsibilities or the main escalation mechanisms during the reporting period. A detailed description of the governance framework is provided in the sections on sustainability governance in the **2025 Sustainability Report** and on ESG risk governance in **Chapter 20 of the 2025 annual Pillar 3 Report**.

Integration of ESG risks into the overall risk management framework
Spuerkeess continued to strengthen the integration of ESG factors, particularly climate-related and environmental risks, into its risk management framework. In accordance with the approach described in the 2025 annual Pillar 3 Report, ESG risks are primarily considered as risk drivers that may affect existing risk categories, including credit, market, operational, liquidity, strategic and reputational risks.

During the first half of 2026, the Bank further advanced its efforts to:
- identify and assess the materiality of ESG risk factors;
- analyse the transmission channels associated with physical and transition risks;
- integrate ESG considerations into credit and portfolio monitoring processes;
- enhance climate-related scenario analyses and stress-testing exercises; and incorporate the conclusions of these analyses into its internal capital and liquidity adequacy assessment processes.

Updated risk assessment results, including those derived from climate-related and environmental scenarios, are considered, where relevant, in the Bank's internal capital and liquidity adequacy assessment processes and in its risk management decisions. Spuerkeess' ICAAP framework is regularly updated to reflect changes in the economic environment, the Bank's risk profile and its business strategy.

Apart from methodological enhancements and the progressive extension of data coverage, no fundamental changes were made to the overall ESG risk management framework during the first half of 2026. The framework remains consistent with the principles described in **Chapter 20 of the 2025 annual Pillar 3 Report**.

Risk Appetite Framework

Spuerkeess continued to monitor ESG risks within its Risk Appetite Framework through indicators, limits or thresholds adapted to the materiality of the relevant exposures. This monitoring covers, in particular, physical and transition risks affecting real estate portfolios, as well as lending and investment exposures that are particularly sensitive to climate-related and environmental factors.

During the first half of 2026, the Bank focused primarily on refining existing indicators, improving their data coverage and strengthening their connection with the Bank's other risk monitoring tools. Unless otherwise indicated by internal data as at 30 June 2026, no material changes were made to the ESG-related Risk Appetite Framework compared with the framework in place as at 31 December 2025.

A comprehensive description of the applicable principles and indicators is provided in the sections on risk appetite and ESG risk monitoring in the 2025 annual Pillar 3 Report.

ESG methodologies and data quality

Spuerkeess continued to enhance its methodologies for identifying, measuring and monitoring ESG risks. During the period, particular emphasis was placed on:

- the coverage and quality of Energy Performance Certificates;
- the use of information reported by counterparties and, where such information is unavailable, estimates or proxies;
- the calculation and breakdown of financed emissions;
- the sectoral classification of counterparties;
- the assessment of the vulnerability of exposures to physical hazards;
- the assessment of the sensitivity of counterparties and portfolios to transition risks; and
- consistency between the data used for internal risk management, prudential exercises and regulatory disclosures.

The limitations inherent in the availability, granularity and quality of ESG data continue to be closely monitored. Where observed data are unavailable, the Bank may use estimates, assumptions or external data based on documented methodologies. The resulting information should therefore be interpreted in light of these limitations.

The underlying methodological principles remained broadly unchanged compared with those described in the section on ESG data and methodologies in **Chapter 20 of the 2025 annual Pillar 3 Report**. The work carried out during the reporting period primarily aimed to enhance the quality, coverage and operational implementation of the existing framework.

Overall, developments during the first half of 2026 were consistent with the framework presented as at 31 December 2025. The work primarily focused on the operational implementation of the sustainability strategy, strengthening data quality, enhancing monitoring tools and progressively integrating ESG factors into the Bank's overall risk management framework.

Except for the developments expressly mentioned above, Spuerkeess' ESG strategy, ESG governance, ESG risk management framework and methodological principles remain unchanged compared with the information disclosed in the **2025 Sustainability Report** and in **Chapter 20, "Disclosure of ESG risks", of the annual Pillar 3 Report as at 31 December 2025.**

Table 1 – Qualitative information on environmental risk (In accordance with Article 449a of Regulation (EU) No 575/2013)		
Row number	**Business strategy and processes**	**Explanation**
(a)	Integration of environmental risks into the institution's business model, strategy and processes, and financial planning and evolution of those risks over time given changing technology, policy framework, business environment, stakeholder preferences, and changes in the physical environment itself.	See diclosures in CHAPTER I: Qualitative information on environmental risk, Sub-Chapter I: Business strategy and processes of the Bank's 2025 annual Pillar 3 Report. For more details on the Bank's ESG Strategy and ESG Risk Management, see chapters 2 and 4 of General information, and section 2 on Environment in the 2025 Sustainability Report.
(b)	Institutions's objectives, targets and limits for the assessment and management of environmental risks. Institutions shall explain the processes they use to set out those objectives, targets and limits. Institutions are to explain how those objectives, targets and limits are linked to the current international and Union policy framework, and to the available benchmarks.	
(c)	Information on their current and future (planned) investment in Taxonomy-aligned activitiies	See EU Taxonomy-related dislosures in Spuerkeess' 2025 Sustainability Report.
(d)	Information on the measures taken to mitigate the risks associated to environmental factors, considering counterparties' capacity to manage environmental risks.	See diclosures in CHAPTER I: Qualitative information on environmental risk, Sub-Chapter I: Business strategy and processes of the Bank's 2025 annual Pillar 3 Report
	Governance	**Explanation**
(e)	Responsibilities of the management body in the supervision and management of environmental risks.	See diclosures in CHAPTER I: Qualitative information on environmental risk, Sub-Chapter II: Governance of the Bank's 2025 annual Pillar 3 Report For more details on the Bank's ESG Governance, see chapter 3 of the General information in the 2025 Sustainability Report.
(f)	Management body's integration of short-term, medium-term and long-term effects of environmental risks in the organisational structure of the institution for the purposes of risk management, both within business lines and internal control functions.	
(g)	Organisation of the risk committees and the allocation of tasks and responsibilities in the risk management framework to monitor and manage environmental risks, taking into account physical, transition and liability risk transmission channels.	
(h)	Integration of environmental risks into internal reporting framework and structure, as well as information on the frequency of internal reporting and information exchange on such risks.	
(i)	Integration of environmental risks in remuneration policy, and the criteria and metrics used to determine the impact of environmental risk considerations on variable remunerations.	
	Risk management	**Explanation**
(j)	Integration of short-, medium- and long-term effects of environmental factors and risks in the risk tolerance framework and relevant time horizons in accordance with the institution's own risk profile and exposures.	See diclosures in CHAPTER I: Qualitative information on environmental risk, Sub-Chapter III: Risk Management of the Bank's 2025 annual Pillar 3 Report For more details on the Bank's ESG Risk management, see chapters 1 and 4 of General information, and section 2 on Environment in the 2025 Sustainability Report.
(k)	Methods, definitions and standards used to identify and manage environmental factors and risks, as well as the framework on which those standards, definitions and methods are based.	
(l)	Processes to identify, measure and monitor activities and exposures sensitive to environmental risks, covering relevant transmission channels.	
(m)	Activities, commitments, and exposures contributing to mitigate environmental risks.	
(n)	Implementation of tools to identify and manage environmental risks (incl. stress testing, sensitivity analysis or other forward-looking indicators).	
(o)	Outcome of the assessment from the risk tools implemented and the estimated impact of environmental risk, including climate change risk, on the institution's solvency, regulatory capital requirements and liquidity risk profile	

	in the framework of internal capital adequacy assessment process (ICAAP) and internal liquidity adequacy assessment process (ILAAP).	
(p)	Data availability, quality and accuracy data and efforts to bridge gaps and improve these aspects.	
(q)	Description of the limits they set on financing projects or counterparties which significantly harm environmental objectives in line with their business strategy.	
(r)	Description of the link between environmental risks and the prudential risk categories including credit risk, liquidity risk, market risk and operational risk.	

Table 2 – Qualitative information on social risk (In accordance with Article 449a of Regulation (EU) No 575/2013)

Row number	Business strategy and processes	Explanation
(a)	Integration of social factors into the institution's business model, strategy, processes and financial planning and evolution of those risks over time given changing technology, policy framework, business environment and stakeholders' preferences.	See diclosures in CHAPTER II: Qualitative information on social risk, Sub-Chapter I: Business strategy and processes of the Bank's 2025 annual Pillar 3 Report. For more details on the Bank's ESG Strategy and ESG Risk Management, see chapters 4 of General information, and section 3 on Social in the 2025 Sustainability Report.
(b)	Institutions's objectives, targets and limits for the assessment and management of social risks, and a description of the processes they use to set out those objectives, targets and limits.	
(c)	Measures taken to mitigate social risks, including understanding the counterparties' capacity to manage and mitigate social risks.	
	Governance	**Explanation**
(d)	Responsibilities of the management body in the supervision and management of social risks.	See diclosures in CHAPTER II: Qualitative information on social risk, Sub-Chapter II: Governance of the Bank's 2025 annual Pillar 3 Report. For more details on the Bank's ESG Governance, see chapter 3 of the General information in the 2025 Sustainability Report.
(e)	Description of the tasks and responsibilities allocated by the risk committees in the risk management framework to monitor and manage social risks.	
(f)	Information on both internal and external resources devoted to the assessment of social risks.	
(g)	Integration of social risks into internal reporting framework and structure, including the frequency of internal reporting and information exchange on social risks.	
	Risk management	**Explanation**
(h)	Methods, definitions and standards used for the identification and management of social factors and risks, as well as the framework on which those standards, definitions and methods are based.	See diclosures in CHAPTER II: Qualitative information on social risk, Sub-Chapter III: Risk Management of the Bank's 2025 annual Pillar 3 Report. For more details on the Bank's ESG Risk management, see chapter 4 of General information, and section 3 on Social in the 2025 Sustainability Report.
(i)	Information on the process to identify, measure and monitor activities and exposures, which are sensitive to social risks.	
(j)	Information on the activities, commitments and assets in place to mitigate social risks.	

(k)	Implementation of tools for identification and management of social risks.	
(l)	Description of limits they set out in relation to social risks and cases which triggers further investigation, internal escalation, corrective actions or exclusion from the portfolio.	
(m)	Description of the link between social risks and the prudential risk categories including credit risk, liquidity risk, market risk and operational risk.	

Table 3 – Qualitative information on governance risk (In accordance with Article 449a of Regulation (EU) No 575/2013)		
Row number	**Governance**	**Explanation**
(a)	Integration of counterparty's governance performance in governance arrangements, including committees and of the highest governance body and committees responsible for decision-making on economic, environmental, and social topics.	See diclosures in CHAPTER III: Qualitative information on governance risk, Sub-Chapter I: Governance of the Bank's 2025 annual Pillar 3 Report. For more details on the Bank's ESG Governance, see chapter 3 of the General information in the 2025 Sustainability Report.
(b)	Consideration of the counterparty's highest governance bodies' role in non-financial reporting.	
(c)	Integration of counterparty's governance performance in governance arrangements, incuding ethical considerations, strategy and risk management, inclusiveness, transparency, management of conflict of interests and internal communication on critical concerns.	
	Risk management	**Explanation**
(d)	Integration in risk management arrangements of the governance performance of their counterparties considering aspects set out in (c).	See diclosures in CHAPTER III: Qualitative information on governance risk, Sub-Chapter II: Risk Management of the Bank's 2025 annual Pillar 3 Report. For more details on the Bank's ESG Risk management, see chapter 4 of General information, and section 4 on Governance in the 2025 Sustainability Report

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

The table below shows the gross carrying amount by industrial sector of our investments (bonds and equities issued by companies in sectors covered by NACE code A-L) and for financing granted to companies operating in sectors considered climate-sensitive (NACE code A-L). For these exposures, we also provide information in this table:

- Outstandings that fall under the exclusions of the Paris Aligned Benchmark (column b). The application criteria are:
  - Companies generating more than 1% of their revenue from coal;
  - Companies generating more than 10% of their revenue from oil;
  - Companies generating more than 50% of their revenue from gas;
  - Companies generating more than 50% of their income electricity production with a carbon intensity exceeding 100 gCO2/kWh;
  - companies that are detrimental to one or more of the environmental objectives defined in article 9 of European regulation 2020/852.
- value adjustments (columns f to h);
- maturity buckets (columns l to o);
- weighted average maturity (column p).

The GHG emissions in this template were calculated in accordance with the PCAF methodology. The formulas were applied based on the availability and quality of the underlying data. All necessary data was obtained either from our external ESG data provider or directly from the relevant stakeholders.

Sector/subsector		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Gross carrying amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
			Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with Article 12(1) points (d) to (g) and Article 12(2) of Regulation (EU) 2020/1818	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions							
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160
1	Exposures towards sectors that highly contribute to climate change*	0010	8.125.492.612	471.017.850	215.844.466	1.694.714.008	364.596.126	-243.718.464	-115.975.446	-102.192.926	2.881.139	2.087.180	6%	5.133.178.301	1.519.011.238	1.256.995.443	216.307.630	5,7
2	A - Agriculture, forestry and fishing	0020	54.730.624	0	0	7.539.130	1.988.602	-932.071	-305.720	-201.379	17.106	8.551	0%	29.340.123	10.798.771	13.237.656	1.354.074	6,9
3	B - Mining and quarrying	0030	18.374.948	12.863.729	0	0	0	-9.605	0	0	77.100	71.383	18%	18.374.948	0	0	0	2,8
4	B.05 - Mining of coal and lignite	0040	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0,0
5	B.06 - Extraction of crude petroleum and natural gas	0050	12.863.729	12.863.729	0	0	0	-3.989	0	0	73.626	70.121	0%	12.863.729	0	0	0	2,0
6	B.07 - Mining of metal ores	0060	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0,0
7	B.08 - Other mining and quarrying	0070	473.441	0	0	0	0	-2.898	0	0	1.404	166	0%	473.441	0	0	0	1,0
8	B.09 - Mining support service activities	0080	5.037.778	0	0	0	0	-2.718	0	0	2.071	1.095	67%	5.037.778	0	0	0	5,0
9	C - Manufacturing	0090	1.693.459.466	453.690.102	21.349.625	170.102.797	7.928.919	-15.613.628	-12.389.252	-1.776.838	1.083.628	954.117	65%	1.261.451.696	409.175.147	22.832.623	0	4,1
10	C.10 - Manufacture of food products	0100	174.572.038	136.103.590	0	7.199.330	0	-453.023	-274.482	0	91.756	88.222	59%	118.485.084	49.930.279	6.156.675	0	4,6
11	C.11 - Manufacture of beverages	0110	286.133.927	160.911.704	0	4.105.810	0	-304.541	-132.130	0	67.440	62.060	68%	196.718.912	89.415.015	0	0	3,8
12	C.12 - Manufacture of tobacco products	0120	17.042.403	0	0	3.602	0	-46.254	-46	0	1.705	1.628	0%	17.042.403	0	0	0	1,0
13	C.13 - Manufacture of textiles	0130	3.130.035	0	0	2.053	977	-10.615	-80	-776	4.004	3.438	0%	3.130.035	0	0	0	1,0
14	C.14 - Manufacture of wearing apparel	0140	77.730.920	0	0	7.093.520	0	-202.996	-186.278	0	14.863	14.698	70%	56.881.014	20.849.906	0	0	4,9
15	C.15 - Manufacture of leather and related products	0150	25.103.601	0	0	25.103.601	0	-413.438	-413.438	0	9.123	8.882	0%	25.103.601	0	0	0	3,7
16	C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	0160	54.505.456	0	0	54.470.933	523	-8.897.921	-8.897.470	-380	35.620	28.594	0%	5.451.791	45.394.570	3.659.094	0	7,2
17	C.17 - Manufacture of paper and paper products	0170	9.710.315	0	0	0	0	-10.984	0	0	5.924	4.728	100%	9.710.315	0	0	0	2,4
18	C.18 - Printing and reproduction of recorded media	0180	3.799.959	0	0	227.843	0	-12.484	-4.490	0	2.074	1.895	0%	1.308.176	85.010	2.406.773	0	10,5
19	C.19 - Manufacture of coke and refined petroleum products	0190	25.299.546	25.299.546	6.973.874	0	0	-18.186	0	0	85.528	81.239	94%	25.299.546	0	0	0	3,8
20	C.20 - Manufacture of chemicals and chemical products	0200	193.494.845	127.998.810	367.309	1.126.444	0	-120.138	-19.264	0	153.922	142.624	98%	121.454.221	72.040.624	0	0	4,7
21	C.21 - Manufacture of basic pharmaceutical products and pharmaceutical preparations	0210	143.370.576	3.376.452	0	0	0	-85.249	0	0	9.706	9.181	67%	115.421.611	27.948.965	0	0	3,8
22	C.22 - Manufacture of rubber products	0220	8.078.036	0	0	7.261.188	793.278	-156.776	-63.215	-93.273	5.120	4.483	0%	8.078.036	0	0	0	1,4
23	C.23 - Manufacture of other non-metallic mineral products	0230	36.747.301	0	1.379.693	16.624.001	0	-331.853	-152.155	0	95.312	21.555	25%	25.835.703	10.911.598	0	0	4,4
24	C.24 - Manufacture of basic metals	0240	29.951.810	0	0	28.109.227	0	-1.817.304	-1.773.250	0	40.049	25.979	0%	18.544.035	11.407.776	0	0	4,1
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	0250	17.038.785	0	0	6.497.882	7.126.902	-1.926.592	-223.489	-1.678.584	13.241	11.504	0%	12.043.893	2.446.208	2.548.684	0	4,6
26	C.26 - Manufacture of computer, electronic and optical products	0260	151.403.271	0	0	0	0	-65.690	0	0	22.307	20.893	75%	143.979.012	7.424.259	0	0	2,6
27	C.27 - Manufacture of electrical equipment	0270	25.300.366	0	0	8.280.378	0	-187.491	-157.129	0	25.774	25.429	44%	25.300.366	0	0	0	4,1
28	C.28 - Manufacture of machinery and equipment n.e.c.	0280	77.722.907	0	0	1.010.638	0	-140.734	-29.457	0	30.466	29.575	30%	74.183.834	3.539.073	0	0	3,6
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	0290	200.382.348	0	12.628.749	87.545	0	-121.030	-1.377	0	327.925	326.026	100%	162.778.862	37.603.486	0	0	3,8
30	C.30 - Manufacture of other transport equipment	0300	1.934.189	0	0	721.194	0	-34.888	-16.157	0	2.306	2.283	0%	832.468	1.101.721	0	0	4,5
31	C.31 - Manufacture of furniture	0310	107.491	0	0	87.065	0	-2.014	-1.652	0	45	44	0%	107.491	0	0	0	1,0
32	C.32 - Other manufacturing	0320	116.407.758	0	0	46.661	0	-146.512	-2.182	0	33.913	33.747	66%	90.760.567	24.410.761	1.236.430	0	3,9
33	C.33 - Repair and installation of machinery and equipment	0330	14.491.583	0	0	2.043.881	7.239	-106.916	-41.510	-3.825	5.503	5.409	0%	3.000.721	4.665.895	6.824.967	0	10,9
34	D - Electricity, gas, steam and air conditioning supply	0340	618.077.885	4.464.019	138.460.909	69.132.968	1.413.252	-5.501.281	-2.819.953	-199.913	355.993	215.258	38%	396.954.501	174.205.538	46.917.845	0	5,3
35	D35.1 - Electric power generation, transmission and distribution	0350	511.860.997	0	128.393.730	67.009.135	9	-4.719.466	-2.741.063	-9	215.338	96.743	35%	336.873.939	132.102.494	42.884.565	0	5,3
36	D35.11 - Production of electricity	0360	341.493.421	0	71.423.530	67.009.135	0	-4.508.006	-2.741.063	0	135.072	64.651	30%	182.420.296	116.534.401	42.538.724	0	6,4
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	0370	5.884.781	4.464.019	0	0	1.413.243	-199.928	0	-199.903	52.741	52.413	51%	5.451.203	236.210	197.368	0	2,0
38	D35.3 - Steam and air conditioning supply	0380	100.332.107	0	10.067.178	2.123.833	0	-581.887	-78.890	0	87.913	66.102	54%	54.629.360	41.866.835	3.835.912	0	5,4
39	E - Water supply; sewerage, waste management and remediation activities	0390	22.011.290	0	4.069.281	781.874	23.100	-115.635	-12.778	-18.739	12.283	7.759	50%	9.923.763	10.134.661	1.952.867	0	5,0
40	F - Construction	0400	1.409.482.192	0	8.743.918	424.094.148	186.855.785	-83.375.532	-22.602.412	-56.279.513	372.769	361.122	3%	962.138.382	109.407.975	245.758.389	92.177.445	5,4
41	F.41 - Construction of buildings	0410	1.208.557.216	0	802.947	370.458.632	172.631.642	-72.787.167	-18.925.549	-49.898.532	277.201	270.557	0%	847.264.330	74.749.246	215.859.148	70.684.492	5,2
42	F.42 - Civil engineering	0420	88.112.094	0	7.940.970	3.975.759	1.671	-291.288	-73.217	-883	41.674	39.588	43%	55.941.433	21.568.766	10.601.894	0	5,3
43	F.43 - Specialised construction activities	0430	112.812.882	0	0	49.659.756	14.222.472	-10.297.077	-3.603.646	-6.380.098	53.894	50.977	0%	58.932.619	13.089.963	19.297.347	21.492.953	8,2
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0440	386.721.731	0	0	68.265.512	9.117.311	-9.220.255	-4.074.900	-3.616.565	219.761	212.535	27%	179.955.725	142.841.661	62.101.254	1.823.090	6,7
45	H - Transportation and storage	0450	1.909.405.360	0	43.220.733	155.151.387	824.809	-15.908.223	-12.514.576	-169.890	655.447	179.490	52%	1.539.469.662	262.886.335	91.172.031	15.877.331	3,1
46	H.49 - Land transport and transport via pipelines	0460	370.779.238	0	36.506.512	98.216.966	824.007	-11.792.352	-10.174.249	-169.253	48.776	36.325	17%	169.307.916	170.768.547	30.702.775	0	5,5
47	H.50 - Water transport	0470	35.445.086	0	0	93.411	0	-411.042	-2.288	0	19.841	6.753	0%	19.145.066	16.300.020	0	0	5,4
48	H.51 - Air transport	0480	1.123.242.314	0	0	0	0	0	0	0	535.020	94.531	100%	1.123.242.314	0	0	0	1,0
49	H.52 - Warehousing and support activities for transportation	0490	321.462.486	0	0	56.840.603	802	-3.673.978	-2.337.782	-637	24.981	20.880	3%	206.172.841	38.943.058	60.469.256	15.877.331	6,6
50	H.53 - Postal and courier activities	0500	58.476.236	0	6.714.221	407	0	-30.850	-258	0	26.829	21.001	92%	21.601.525	36.874.710	0	0	5,8
51	I - Accommodation and food service activities	0510	112.084.099	0	0	32.588.910	2.442.019	-1.551.219	-224.817	-998.922	18.438	17.126	46%	67.915.454	31.180.862	12.209.596	778.187	5,1
52	L - Real estate activities	0520	2.013.229.116	0	0	799.646.192	156.444.348	-113.042.235	-61.255.855	-39.930.089	68.614	59.840	0%	735.569.500	399.561.150	773.022.777	105.075.690	9,6
53	Exposures towards sectors other than those that highly contribute to climate change*	0530	22.932.075.542	157.495.541	53.362.040	416.824.414	67.023.373	-57.438.722	-19.345.479	-23.408.828				18.291.466.158	4.157.694.815	445.581.289	37.333.281	3,2
54	K - Financial and insurance activities	0540	20.992.953.894	157.495.541	52.587.972	233.889.176	27.983.384	-35.722.741	-9.347.588	-14.316.498				16.852.107.756	3.815.460.172	312.341.156	13.044.810	3,1
55	Exposures to other sectors (NACE codes J, M - U)	0550	1.827.037.550	0	774.068	150.346.328	36.597.969	-20.164.761	-9.773.074	-8.093.407	0	0	0	1.371.442.948	311.053.781	121.030.536	23.510.285	4,1
56	TOTAL	0560	31.057.568.154	628.513.391	269.206.506	2.111.538.423	431.619.498	-301.157.186	-135.320.925	-125.601.754	0	0	0	23.424.644.458	5.676.706.053	1.702.576.732	253.640.911	3,9

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

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

Counterparty sector		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Total gross carrying amount amount															
		Level of energy efficiency (EP score in kWh/m² of collateral)							Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral	
			0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	A	B	C	D	E	F	G		Of which level of energy efficiency (EP score in kWh/m² of collateral) estimated
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140	0150	0160
1	**Total EU area**	**0010**	**23.232.380.460**	**10.212.495.474**	**4.230.057.249**	**3.659.650.319**	**3.258.739.636**	**513.220.615**	**490.812.868**	**1.994.651.065**	**835.508.503**	**252.305.293**	**221.702.871**	**853.191.018**	**1.192.087.412**	**1.716.495.203**	**16.166.439.095**	**1**
2	Of which Loans collateralised by commercial immovable property	0020	4.019.277.381	1.674.119.743	593.630.963	729.208.844	160.887.678	11.000.294	15.140.531	128.689.118	51.766.114	14.805.841	17.069.633	36.768.224	29.447.655	53.583.065	3.687.147.732	1
3	Of which Loans collateralised by residential immovable property	0030	19.213.103.079	8.538.375.732	3.636.426.286	2.930.441.475	3.097.851.958	502.220.321	475.672.338	1.865.961.947	783.742.390	237.499.452	204.633.238	816.422.794	1.162.639.757	1.662.912.138	12.479.291.362	1
4	Of which Collateral obtained by taking possession: residential and commercial immovable properties	0040																
5	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	0050	15.299.034.796	7.201.812.298	2.860.432.563	2.373.584.381	2.519.846.513	190.563.770	152.795.270									
6	**Total non-EU area**	**0060**	**2.085.534**	**2.085.534**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**2.085.534**	**1**
7	Of which Loans collateralised by commercial immovable property	0070																
8	Of which Loans collateralised by residential immovable property	0080	2.085.534	2.085.534	0	0	0	0	0	0	0	0	0	0	0	0	2.085.534	1
9	Of which Collateral obtained by taking possession: residential and commercial immovable properties	0090																
10	Of which Level of energy efficiency (EP score in kWh/m² of collateral) estimated	0100	2.085.534	2.085.534	0	0	0	0	0									

The table shows loans collateralised by real estate properties according to the type of collateral (commercial or residential).

The energy performance (expressed in kWh/sqm of the collateral) is determined on the basis of the data indicated on the energy performance certificates collected (columns b to g, lines 2, 3 for the EU zone, and 7 and 8 for the non-EU zone) or, in the absence of an EPC, on the basis of estimates made using the PCAF methodology (lines 5 for the EU zone and 10 for the non-EU zone).

The evolution of the Gross Carrying Amount distribution across all energy classes is mainly driven by the fact that the loans repaid during the period mostly did not have an EPC, whereas most of new loans have an EPC. For this reason, the Bank expects a significant evolution of these figures over the next years, before they stabilize.

The evolution of the distribution of the Gross Carrying Amount across primary energy demand (columns b to g) relates to amounts linked to either an EPC or a PCAF estimate. These figures are not expected to experience major year-on-year changes. The increase observed over the period in certain primary energy demand buckets is explained by an improvement in the algorithm used to estimate energy classes, on which the primary energy demand depends.

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

a	b	c	d	e	f	g
Sector	NACE Sectors (a minima)	Portfolio gross carrying amount	Alignment metric**	Year of reference	Distance to IEA NZE2050 in % ***	Target (year of reference + 3 years)
0010	0020	0030	0040	0050	0060	0070
1. Power	D35 - electricity, gas, steam and air conditioning supply	303.000.000	0,09 gCO2e/Mwh	2026	-53%	0,22 gCO2e/Mwh
2. Fossil fuel combustion	B6 - Extraction of crude petroleum and natural gas	18.000.000	57,30 gCO2/MJ	2026	6%	55,55 gCO_2/MJ
3. Automotive	C29 - Manufacture of motor vehicles, trailers and semi-trailers	214.000.000	112,13 gCO2e/km	2026	30%	91,62 gCO2e/km
4. Aviation	H51.10 - Passenger Air Transport	568.000.000	912,00 gCO2e/RTK	2026	32%	714,00 gCO2e/RTK
4. Aviation	H51.21 - Freight air transport	555.000.000	518,15 gCO2e/RTK	2026	25%	428,40 gCO2e/RTK
5. Maritime transport						
6. Cement, clinker and lime production						
7. Iron and steel, coke, and metal ore production						
8. Chemicals						

*** PiT distance to 2030 NZE2050 scenario in % (for each metric)

Spuerkeess choses to apply the Transition Pathway Initiative (TPI) approach to assess the alignment of the climate transition trajectories of companies operating in the four most carbon intensive sectors represented in its portfolios. This assessment relies on the International Energy Agency's (IEA) Net Zero Emissions (NZE) scenario, as used by the TPI, as well as the NECP decarbonisation targets for the Luxembourg real estate sector.

Given that the TPI transition pathways are periodically updated to remain aligned with the latest scientific evidence and IEA scenarios, the Bank continuously adapts its target-setting methodology to ensure methodological coherence and scientific integrity Spuerkeess uses financial data as of the relevant reporting date and incorporates the most recent alignment metrics available at the time of assessment.

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

		a	b	c	d	e
		Gross carrying amount (aggregate)	Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)*	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of top 20 polluting firms included
		0010	0020	0030	0040	0050
1	0010	69.035.721	0,2%	0	2	4

The table shows the gross carrying amount of the counterparties on our balance sheet, which are among the 20 companies with the highest GHG emissions. We have 4 of these 20 companies on our balance sheet for a total of EUR 69 million.

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

Template 5.1 – Luxembourg

a		b	c	d	e	f	g	h	i	j	k	l	m	n	o
Variable: Luxembourg		Gross carrying amount													
		of which exposures sensitive to impact from climate change physical events													
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140
1	A - Agriculture, forestry and fishing	0010	54.513.625	75.091	0	0	0	1	0	75.091	0	0	0	-652	0	0
2	B - Mining and quarrying	0020	474.872	0	0	0	0	0	0	0	0	0	0	0	0	0
3	C - Manufacturing	0030	252.663.698	743.035	200.821	0	0	3	0	943.856	0	555.828	0	-15.468	-11.504	0
4	D - Electricity, gas, steam and air conditioning supply	0040	315.524.999	788.258	0	5.731.760	0	10	0	6.520.018	0	6.520.016	0	-350.895	-350.895	0
5	E - Water supply; sewerage, waste management and remediation activities	0050	11.101.688	3.662.781	0	1.952.867	0	6	0	5.615.647	0	0	0	-17.308	0	0
6	F - Construction	0060	1.353.887.049	117.348.469	15.915.344	8.657.809	30.008.343	6	0	171.929.966	0	110.336.516	25.348.145	-12.306.875	-6.018.280	-5.594.533
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0070	220.640.413	3.219.386	1.920.119	4.693.012	0	8	0	9.832.517	0	3.221.664	805.701	-343.353	-82.163	-234.617
8	H - Transportation and storage	0080	1.701.571.541	4.382.258	517.412	1.078.245	0	4	0	5.977.915	0	81.526	0	-37.662	-2.329	0
9	L - Real estate activities	0090	1.981.868.931	8.728.395	5.038.782	15.253.893	828.257	12	0	29.849.326	0	13.305.326	0	-1.216.568	-915.676	0
10	Loans collateralised by residential immovable property	0100	18.768.404.735	33.921.644	45.735.243	211.030.910	443.140.913	21	0	733.828.711	0	94.653.589	7.819.717	-6.136.578	-4.269.373	-1.520.001
11	Loans collateralised by commercial immovable property	0110	3.967.263.389	41.605.380	8.239.974	87.765.860	12.563.334	12	0	150.174.548	0	41.520.862	30.504.986	-11.308.414	-2.864.896	-7.427.101
12	Repossessed collaterals	0120														
13	Other relevant sectors (breakdown below where relevant)	0130														

Template 5.2 – Rest of the World (RoW)

a		b	c	d	e	f	g	h	i	j	k	l	m	n	o
Variable: RoW		Gross carrying amount													
		of which exposures sensitive to impact from climate change physical events													
			Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
			<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
		0010	0020	0030	0040	0050	0060	0070	0080	0090	0100	0110	0120	0130	0140
1	A - Agriculture, forestry and fishing	0010	216.999	0	0	0	0	0	0	0	0	0	0	0	0	0
2	B - Mining and quarrying	0020	17.900.076	5.036.348	0	0	0	5	0	5.036.348	0	0	0	-2.718	0	0
3	C - Manufacturing	0030	1.440.795.768	1.044.942.705	295.227.839	0	0	4	348.097.650	274.157.952	717.914.941	10.361.403	0	-1.229.843	-327.728	0
4	D - Electricity, gas, steam and air conditioning supply	0040	302.552.886	131.696.979	32.662.156	0	0	4	0	0	164.359.135	0	0	-267.476	0	0
5	E - Water supply; sewerage, waste management and remediation activities	0050	10.909.602	1.478.076	9.431.526	0	0	6	0	0	10.909.602	0	0	-19.761	0	0
6	F - Construction	0060	55.595.142	42.657.010	0	0	0	3	0	0	42.657.010	0	0	-26.013	0	0
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	0070	166.081.318	63.004.336	77.456.035	0	0	6	38.160.217	80.592.648	21.707.505	0	0	-87.691	0	0
8	H - Transportation and storage	0080	207.833.819	21.086.871	36.874.710	0	0	6	0	0	57.961.581	0	0	-26.602	0	0
9	L - Real estate activities	0090	31.360.186	0	0	0	0	0	0	0	0	0	0	0	0	0
10	Loans collateralised by residential immovable property	0100	446.783.878	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Loans collateralised by commercial immovable property	0110	52.013.992	0	0	0	0	0	0	0	0	0	0	0	0	0
12	Repossessed collaterals	0120	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13	Other relevant sectors (breakdown below where relevant)	0130														

The Bank has divided the template 5 report on chronic and acute physical risks into two parts.

In the first template 5.1 (LU), the Bank reports the exposure of counterparties located in Luxembourg. The main acute climate change events that the bank has identified for the Luxemburgish geographic area are flood risks. These are evaluated regarding the addresses of the companies' headquarters, as well as for the buildings in the RRE and CRE portfolios. The specific assessment approach is detailed in the subsection below.

- The second template 5.2 (Rest of the World (RoW)) includes counterparties located outside Luxembourg. For companies (including their subsidiaries) that are listed on the stock exchange and/or that issue equities and bonds, the Bank has access to the detailed data on the company's geographical exposure to physical risks, expressed as a percentage of the value of assets subject to chronic and acute physical risks (0-100%).

To assess physical flood risk (main driver of acute climate change events) across its loans collateralised by residential and commercial immovable property portfolio, the bank uses a three-level scoring system that reflects how well each address can be processed in the automated geospatial mapping. Score 1 covers complete and standardised addresses that can be matched precisely to flood-risk maps. Score 2 applies when the address format does not allow a full match but still supports a reliable postal-code-level mapping, meaning the exposure is assessed at postal code granularity rather than at the exact street level. Score 3 is used when the available address information can only be aligned at the city level—for example, when the address format is too unstructured for postal-code mapping—resulting in a much coarser match where the entire municipality is treated as potentially exposed. This scoring determines the reliability of the resulting flood-risk classification.

In the banks' June 2026 reporting, all exposures with address-quality scores 1, 2, and 3 were included in the flood-risk assessment. A subsequent review showed that Score 3, which is based only on city-level information, leads to significant overestimation of risk because even very small flood-affected areas within a city caused the entire exposure to be flagged. Manual checks confirmed that almost all of these Score 3 assets are not actually located in flood zones.

To ensure a more accurate and reliable assessment, we have refined the scope and now classify only Score 1 and Score 2 exposures as being at risk. These scores provide sufficient address granularity for meaningful mapping, while Score 3 will be treated as insufficient data quality rather than as confirmed physical risk. This adjustment improves the precision of our reporting while maintaining transparency around data limitations.