



Disclosure Report

Pillar 3, 31.12.2021

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INTRODUCTION

Joint-stock company "LPB Bank" (hereinafter referred to as the Bank) was registered in the Republic of Latvia on 5 September 2008, under uniform registration No. 50103189561. The Bank's registered office is at Brīvības iela 54, Riga, LV-1011. LEI code: 259400YE9CCQBVY41L71.

The Pillar 3 Disclosure Report (hereinafter referred to as the Report) has been drafted on the basis of Republic of Latvia Credit Institution Law Section 36.³(3), Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012, Part Eight, in compliance with the reporting formats stated in Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council and repealing Commission Implementing Regulation (EU) No 1423/2013, Commission Delegated Regulation (EU) 2015/1555, Commission Implementing Regulation (EU) 2016/200 and Commission Delegated Regulation (EU) 2017/2295.

In accordance with Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012, the Bank is not considered a large institution or a small and non-complex institution, the Bank has no branches or representative offices abroad, and has no consolidated group, and is non-listed; therefore, the Report is drafted on an individual level once per year, in accordance with the provisions of with Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms and amending Regulation (EU) No 648/2012 Article 433c (2).

This Report should be considered in conjunction with the preceding year's report, quarterly financial information, report on remuneration policy, and therefore specific important information not included in the aforementioned reports is displayed herein and is not duplicated. The aforementioned reports are available on the Bank's website <https://www.lpb.lv> under "Financial Information".

The Report was drafted and approved by the Board of the Bank on 5 May 2022.

TEMPLATE EU KM1 – KEY METRICS TEMPLATE (EUROS WHOLE)

		a	b
		2021	2020
Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	32 718 015	32 002 191
2	Tier 1 capital	32 718 015	32 002 191
3	Total capital	32 718 015	32 002 191
Risk-weighted exposure amounts			
4	Total risk exposure amount	136 090 811	129 877 762
Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	24.04%	24.64%
6	Tier 1 ratio (%)	24.04%	24.64%
7	Total capital ratio (%)	24.04%	24.64%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
EU 7.a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.50%	2.50%
EU 7.b	of which: to be made up of CET1 capital (percentage points)	1.40%	1.40%
EU 7.c	of which: to be made up of Tier 1 capital (percentage points)	1.88%	1.88%
EU 7.d	Total SREP own funds requirements (%)	10.50%	10.50%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2.50%	2.50%
EU 8.a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)		
9	Institution specific countercyclical capital buffer (%)	0.02%	0.02%
EU 9.a	Systemic risk buffer (%)		
10	Global Systemically Important Institution buffer (%)		
EU 10.a	Other Systemically Important Institution buffer (%)		
11	Combined buffer requirement (%)	2.52%	2.52%
EU 11.a	Overall capital requirements (%)	13.02%	13.02%
12	CET1 available after meeting the total SREP own funds requirements (%)	13.54%	14.14%
Leverage ratio			
13	Total exposure measure	203 568 713	238 700 291
14	Leverage ratio (%)	16.07%	13.41%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)			
EU 14.a	Additional own funds requirements to address the risk of excessive leverage (%)		
EU 14.b	of which: to be made up of CET1 capital (percentage points)		
EU 14.c	Total SREP leverage ratio requirements (%)	3.00%	3.00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14.d	Leverage ratio buffer requirement (%)		
EU 14.e	Overall leverage ratio requirement (%)	3.00%	3.00%
Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value – average)	118 459 736	77 926 478
EU 16.a	Cash outflows – Total weighted value	89 799 846	65 614 607
EU 16.b	Cash inflows – Total weighted value	18 998 844	24 943 364
16	Total net cash outflows (adjusted value)	70 801 002	40 671 243
17	Liquidity coverage ratio (%)	167.31%	191.60%
Net Stable Funding Ratio			
18	Total available stable funding	129 609 726	128 429 320
19	Total required stable funding	83 432 527	94 315 927
20	NSFR ratio (%)	155.35%	136.17%

TEMPLATE EU OV1 – OVERVIEW OF TOTAL RISK EXPOSURE AMOUNTS (EUROS WHOLE)

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		2021	2020	2021
1	Credit risk (excluding CCR)	106 596 097	101 443 079	8 527 688
2	Of which the standardised approach	106 596 097	101 443 079	8 527 688
3	Of which the Foundation IRB (F-IRB) approach			
4	Of which slotting approach			
EU 4.a	Of which equities under the simple riskweighted approach			
5	Of which the Advanced IRB (A-IRB) approach			
6	Counterparty credit risk – CCR	248 664	298 743	19 893
7	Of which the standardised approach			
8	Of which internal model method (IMM)			
EU 8.a	Of which exposures to a CCP			
EU 8b	Of which credit valuation adjustment – CVA	5 663	6 800	453
9	Of which other CCR	243 001	291 943	19 440
10	Not applicable			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk			
16	Securitisation exposures in the non- trading book (after the cap)			
17	Of which SEC-IRBA approach			
18	Of which SEC-ERBA (including IAA)			
19	Of which SEC-SA approach			
EU 19.a	Of which 1 250% / deduction			
20	Position, foreign exchange and commodities risks (Market risk)	1 312 787	1 816 352	105 023
21	Of which the standardised approach	1 312 787	1 816 352	105 023
22	Of which IMA			
EU 22.a	Large exposures			
23	Operational risk			
EU 23.a	Of which basic indicator approach	27 933 263	26 319 588	2 234 661
EU 23.b	Of which standardised approach			
EU 23.c	Of which advanced measurement approach			
24	Amounts below the thresholds for deduction (subject to 250 % risk weight)			
25	Not applicable			
26	Not applicable			
27	Not applicable			
28	Not applicable			
29	Total	136 090 811	129 877 762	10 887 265

**TEMPLATE EU CC1 – COMPOSITION OF REGULATORY OWN FUNDS
(AS AT 31.12.2021, EUROS WHOLE)**

Row		a)	b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	13 000 000	Template EU CC2 row E1
	of which: Paid-in share capital	13 000 000	Template EU CC2 row E1
	of which: Instrument type 2		
	of which: Instrument type 3		
2	Retained earnings	20 438 673	Template EU CC2 row E3, adjusted by planned dividend payouts
3	Accumulated other comprehensive income (and other reserves)		
EU-3.a	Funds for general banking risk		
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1		
5	Minority interests (amount allowed in consolidated CET1)		
EU-5.a	Independently reviewed interim profits net of any foreseeable charge or dividend		
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	33 438 673	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	57 119	
8	Intangible assets (net of related tax liability) (negative amount)	333 277	Template EU CC2 row A7
9	Not applicable		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)		
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value		
12	Negative amounts resulting from the calculation of expected loss amounts		
13	Any increase in equity that results from securitised assets (negative amount)		
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing		
15	Defined-benefit pension fund assets (negative amount)		
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)		
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		

18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
20	Not applicable		
EU-20.a	Exposure amount of the following items which qualify for a RW of 1 250 %, where the institution opts for the deduction alternative		
EU-20.b	of which: qualifying holdings outside the financial sector (negative amount)		
EU-20.c	of which: securitisation positions (negative amount)		
ES-20.d	of which: free deliveries (negative amount)		
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)		
22	Amount exceeding the 17,65% threshold (negative amount)		
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities		
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences		
EU-25.a	Losses for the current financial year (negative amount)		
ES-25.b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)		
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)		
27.a	Other regulatory adjustments	330 262	Part of Template EU CC2 row A9 total related to advance payments for intangible assets (Regulation 575/2013 Article 3)
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	720 658	
29	Common Equity Tier 1 (CET1) capital	32 718 015	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts		
31	of which: classified as equity under applicable accounting standards		
32	of which: classified as liabilities under applicable accounting standards		

33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1		
EU-33.a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1		
ES-33.b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1		
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties		
35	of which: instruments issued by subsidiaries subject to phase out		
36	Additional Tier 1 (AT1) capital before regulatory adjustments		
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)		
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
41	Not applicable		
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)		
42.a	Other regulatory adjustments to AT1 capital		
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital		
44	Additional Tier 1 (AT1) capital		
45	Tier 1 capital (T1 = CET1 + AT1)	32 718 015	
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts		
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR		
EU-47.a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2		
ES-47.b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2		
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties		
49	of which: instruments issued by subsidiaries subject to phase out		
50	Credit risk adjustments		

51	Tier 2 (T2) capital before regulatory adjustments		
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)		
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)		
54	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)		
54.a	Not applicable		
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)		
56	Not applicable		
EU-56.a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)		
ES-56.b	Other regulatory adjustments to T2 capital		
57	Total regulatory adjustments to Tier 2 (T2) capital		
58	Tier 2 (T2) capital		
59	Total capital (TC = T1 + T2)	32 718 015	
60	Total Risk exposure amount	136 090 811	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	24.04%	
62	Tier 1 capital	24.04%	
63	Total capital	24.04%	
64	Institution CET1 overall capital requirements	8.42%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	0.02%	
67	of which: systemic risk buffer requirement		
EU-67.a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement		
ES-67.b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.40%	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	14.64%	
National minima (if different from Basel III)			
69	Not applicable		
70	Not applicable		
71	Not applicable		
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)		
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)		
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)		
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach		
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

TEMPLATE EU CC2 – RECONCILIATION OF REGULATORY OWN FUNDS TO BALANCE SHEET IN THE AUDITED FINANCIAL STATEMENTS (EUROS WHOLE)

Row		a	c
		Balance sheet as in published financial statements	Reference
2021			
Assets – Breakdown by asset classes according to the balance sheet in the published financial statements			
A1	Cash and balances with the Bank of Latvia	36 615 952	
A2	Due from credit institutions	10 349 619	
A3	Financial assets measured at fair value through profit or loss	1 269 477	
A3.1	Derivatives	34 266	
A3.2	Shares	1 235 211	
A4	Financial assets measured at fair value through other comprehensive income	55 838 100	

A4.1	<i>Debt securities</i>	55 838 100	
A5	Financial assets measured at amortised cost	84 969 531	
A5.1	<i>Loans and receivables</i>	45 918 078	
A5.2	<i>Debt securities</i>	39 051 453	
A6	Tangible assets	6 480 178	
A7	Intangible assets	333 277	Template EU CC1 row 8
A8	Other financial assets	6 082 384	
A9	Other non-financial assets	1 111 746	Part of Template EU CC1 row 27.a
A10	Total assets	203 050 264	
		a	c
Row		Balance sheet as in published financial statements	Reference
		2021	
Liabilities – Breakdown by liability classes according to the balance sheet in the published financial statements			
L1	Liabilities measured at fair value through profit or loss	11 699	
L1.1	<i>Derivatives</i>	11 699	
L2	Liabilities measured at amortised cost	146 215 233	
L2.1	<i>Deposits</i>	146 215 233	
L3	Other financial liabilities	18 146 930	
L4	Other non-financial liabilities	733 764	
L5	Total liabilities	165 107 626	
		a	c
Row		Balance sheet as in published financial statements	Reference
		2021	
Equity attributable to equity holders			
E1	Paid-in share capital	13 000 000	Template EU CC1 row 1
E2	Financial assets measured at fair value through other comprehensive income revaluation reserve	38 184	
E3	Retained earnings	24 904 454	
E4	Total equity attributable to equity holders	37 942 638	

EU OVA — Institution risk management approach

Please refer to the publication on the Bank's website, "LPB Bank financial statement for the year ended 31 December 2021", Note 24 "RISK MANAGEMENT"

and Note 26 "CAPITAL MANAGEMENT", along with the publication "AS" LPB Bank" Q4 2021 Financial Statement".

EU OVB — Disclosure on governance arrangements

Considering the size, operational nature and complexity of the Bank, and in accordance with the articles of association of the Bank, the Council consists of four members elected by a meeting of shareholders, while the Board consists of five members elected by the Council. The Bank currently has only one member of the Board, who at the same time holds another position, i.e., that of the Chief Risk Officer (CRO).

The Bank maintains its governance membership assessment and selection processes in accordance with the Bank's Policy for selecting candidates for Council and Board membership, the Bank's Employee competence and performance evaluation procedure, the Bank's procedure for staff planning, selection, hiring, substitution, transfer and termination succession, implementing FCMC normative regulation No. 94 "Regulation on the Assessment of the Suitability of the Executive and Supervisory Board Members and Key Function Holders", FCMC normative regulation No. 227 "Regulation on Establishment of the Internal Control System", FCMC normative regulation No. 201 "Procedure for Submitting Information and Documents to Evaluate the Suitability of Credit Institution Officials", the Labour Law, the requirements of other applicable regulations, and international guidelines.

Personnel selection within the Bank takes place with the use of both internal and external resources.

The personnel selection process is carried out according to competitive procedure, it is fair and objective, and provides equal opportunities to all candidates.

The personnel selection process is managed by the Human Resources Department in cooperation with members of the Board or with the chairman of the Board.

The Bank ensures that Council and Board members are appointed to positions consistent with best practice principles, on the basis of professional criteria that will be able to produce a positive influence, enabling correct decision-making and maximising the Bank's long-term achievement opportunities with a system for mutual substitution of professionals within the Bank.

The suitability of Council and Board membership candidates is evaluated in accordance with the procedure set in the internal regulations, taking a wide range of characteristics and competencies into consideration.

The rules and principles laid out in the internal regulations of the Bank are adequate and sufficient for the Bank to be able to successfully implement diversity policy with regard to the members of its governing bodies.

In accordance with the Board Regulations of the Bank, the Board at least once a year supplies the information on the collective qualifications and experience of the Board for the Council's review, drafting an assessment of the diversity, collective experience and qualifications of the Board.

Similarly, acting in accordance with the Council Regulations of the Bank, the Council at least once a year supplies the information on the collective qualifications and experience of the Council for review to the Meeting of Shareholders, drafting an assessment of the diversity, collective experience and qualifications of the Council.

As set in the Council Regulations of the Bank, the Council performs the tasks of the Nomination Committee, including:

- at least once a year, reviewing the organisational structure, size, composition and operational effectiveness of the Council and the Board, notifying the Board about the part of the assessment relevant to the Board;
- at least once a year, undertaking an evaluation of the individual and collective knowledge, skills and experience of Council and Board members in accordance with FCMC normative regulation No. 94 of 14.07.2020 "Regulation on the Assessment of the Suitability of the Executive and Supervisory Board Members and Key Function Holders".

In its operations, the Bank strictly adheres to environmental, social and governance (ESG) factors, ensuring both gender and age diversity. Several members of the Board have had multiple years of business management experience both within and outside the Bank as corporate board members, including experience in fields such as IT services, real estate management etc., which contributes to the richness of their knowledge and perspective. Two members of the Board have had many years of experience working for financial oversight bodies; both of them also have CAMS certificates. All of the above mentioned contributes to the knowledge of members of the Board and to the implementation of governance and supervisory functions. The composition of the Council ensures gender and age diversity and also an independent member of the Council. In addition to their employment on the Council, members of the Council are active in a range of areas contributing to their knowledge and perspective. All of the above mentioned contributes to the implementation of governance and supervisory functions by members of the Council.

EU CRA — General qualitative information about credit risk

Please refer to the publication on the Bank’s website, “LPB Bank financial statement for the year ended 31 December 2021”, Note 24, under “CREDIT RISK”, and (b) Substantial accounting assumptions and estimates under “Losses due to depreciation” and (d) Financial assets alienates liabilities under “Expected credit losses due to financial asset depreciation”.

EU MRA — Qualitative disclosure requirements related to market risk

Please refer to the publication on the Bank’s website, “LPB Bank financial statement for the year ended 31 December 2021”, Note 24, under “MARKET RISK”, “CURRENCY RISK”, “POSITION RISK” and “INTEREST RATE RISK”.

EU LIQA — Liquidity risk management

Please refer to the publication on the Bank’s website, “LPB Bank financial statement for the year ended 31 December 2021”, Note 24, under “LIQUIDITY RISK”, along with the publication “AS” LPB Bank” Q4 2021 Financial Statement”.

EU ORA — Qualitative information on operational risk

Please refer to the publication on the Bank’s website, “LPB Bank financial statement for the year ended 31 December 2021”, Note 24, under Note 24, under “OPERATIONAL RISK”.

TEMPLATE EU OR1 – OPERATIONAL RISK OWN FUNDS REQUIREMENTS AND RISK-WEIGHTED EXPOSURE AMOUNTS (EUROS WHOLE)

Banking activities		a	b	c	d	e
		Relevant indicator			Own funds requirements	Risk exposure amount
		2019	2020	2021		
1	Banking activities subject to basic indicator approach (BIA)	14 390 072	13 407 070	16 896 071	2 234 661	27 933 263
2	Banking activities subject to standardised (TSA) / alternative					

	standardised (ASA) approaches					
3	<i>Subject to TSA:</i>					
4	<i>Subject to ASA:</i>					
5	Banking activities subject to advanced measurement approaches (AMA)					

EU REMA — Remuneration policy

Please refer to the publication on the Bank’s website, “Disclosure of Information on the AS “LPB Bank” Remuneration Policy in 2021”.

Template EU REM1 – Remuneration awarded for the financial year

Please refer to the publication on the Bank’s website, “Disclosure of Information on the AS “LPB Bank” Remuneration Policy in 2021”.

Template EU REM2 – Special payments to staff whose professional activities have a material impact on institutions’ risk profile (identified staff)

Please refer to the publication on the Bank’s website, “Disclosure of Information on the AS “LPB Bank” Remuneration Policy in 2021”.

Template EU REM3 – Deferred remuneration

Please refer to the publication on the Bank’s website, “Disclosure of Information on the AS “LPB Bank” Remuneration Policy in 2021”.

Template EU REM4 – Remuneration of 1 million EUR or more per year

Please refer to the publication on the Bank’s website, “Disclosure of Information on the AS “LPB Bank” Remuneration Policy in 2021”.

Template EU REM5 – Information on remuneration of staff whose professional activities have a material impact on institutions’ risk profile (identified staff)

Please refer to the publication on the Bank’s website, “Disclosure of Information on the AS “LPB Bank” Remuneration Policy in 2021”.