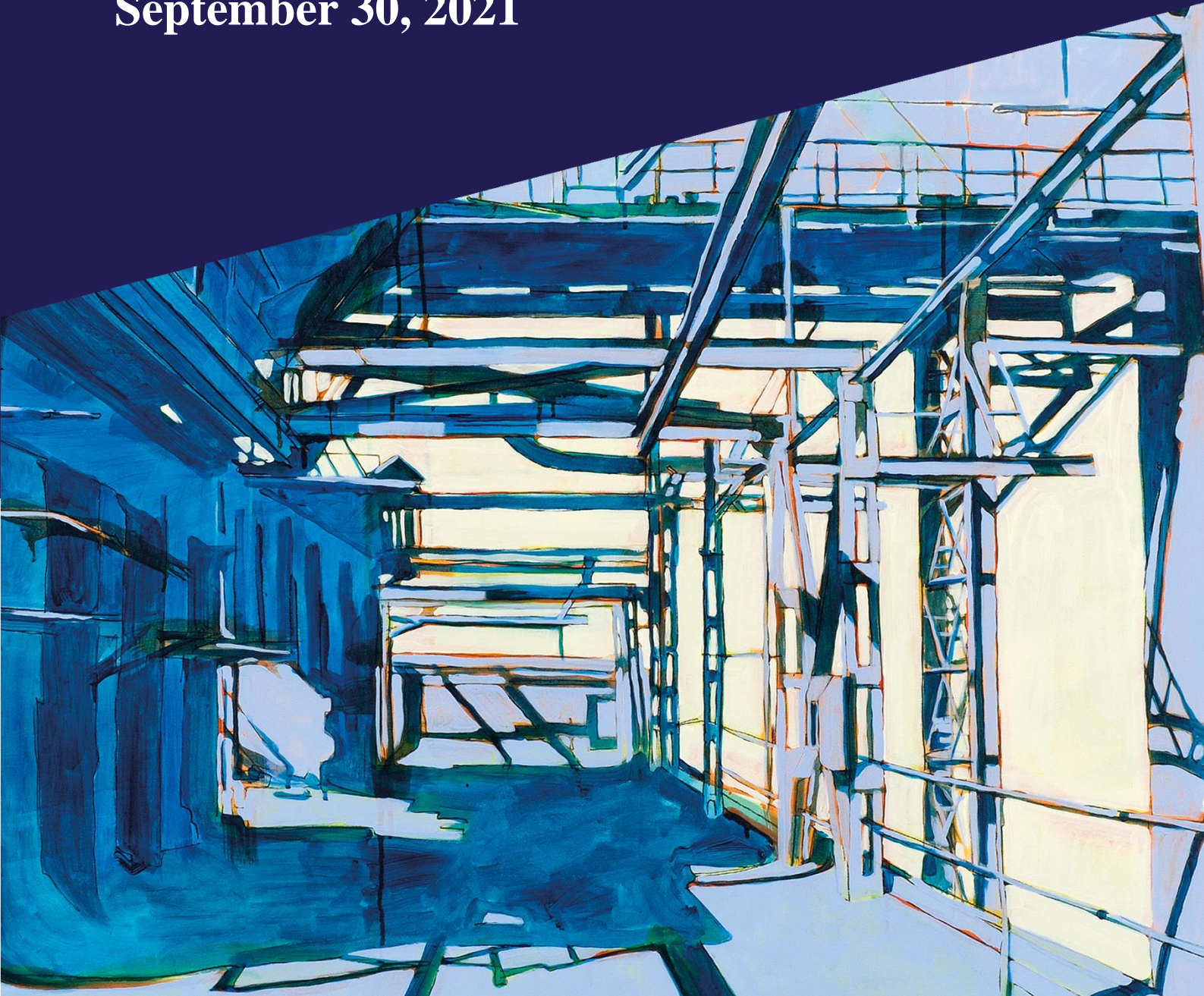




INDUSTRA

**Quarterly Financial Statements,
for the period ended
September 30, 2021**



Appendix 1

Regulation Nr. 231 of 01.12.2020.
of the Financial and Capital Market Commission**Balance Sheet**
as of September 30, 2021
(Last date of the reporting period)

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Name of the Item	Bank; Reported period	Group; Reported period	Bank; Previous financial year*	Group; Previous financial year*
Cash and demand deposits with central banks	96 893	96 893	75 856	75 856
Demand deposits with credit Institutions	1 098	1 098	304	304
Financial assets designated at fair value through profit or loss	515	515	469	469
of which loans	-	-	-	-
Financial assets at fair value through other comprehensive income	1 030	1 030	1 016	1 016
Financial assets at amortised cost	63 950	45 290	63 829	43 407
of which loans	63 950	45 290	62 259	41 837
Derivatives - hedge accounting	-	-	-	-
Changes in fair value of portfolio part hedged against interest rate risk	-	-	-	-
Investments in subsidiaries, joint ventures and associates	-	-	-	-
Tangible assets	634	635	855	857
Intangible assets	2	2	2	2
Tax receivables	-	63	-	63
Other Assets	3 557	8 168	3 767	6 093
Non-current assets and disposal groups classified as held for sale	920	15 061	921	19 245
Total assets	168 599	168 754	147 019	147 312
Liabilities to central banks	-	-	-	-
Demand deposits from credit institutions	-	-	-	-
Financial liabilities designated at fair value through profit or loss	-	-	-	-
of which deposits	-	-	-	-
Financial liabilities at amortised cost	151 915	151 834	132 925	132 885
of which deposits	148 764	148 683	131 314	131 274
Derivatives - hedge accounting	-	-	-	-
Changes in fair value of portfolio part hedged against interest rate risk	-	-	-	-
Provisions	648	648	554	553
Tax liabilities	22	23	31	36
Other liabilities	258	974	364	1 181
Liabilities included in disposal groups classified as held for sale	-	-	-	-
Total liabilities	152 844	153 478	133 874	134 655

Shareholders' equity	15 756	15 276	13 145	12 657
Total liabilities and shareholders' equity	168 599	168 754	147 019	147 312
Contingent Liabilities	277	277	63	63
Off-Balance-Sheet Commitments to Customers	642	574	372	321
Total Off-Balance-Sheet Items	918	851	435	384

*) audited

Appendix 2
Regulation Nr. 231 of 01.12.2020.
of the Financial and Capital Market Commission

Income Statement
as of September 30, 2021
(Last date of the reporting period)

000'eur

Name of the Item	Bank; Reported period	Group; Reported period	Bank; Previous financial year appropriate period	Group; Previous financial year appropriate period
Interest income	1 329	1 340	978	1 018
Interest expense	(846)	(846)	(823)	(823)
Dividend income	2	2	14	14
Fee and commission income	9 274	9 276	4 020	4 022
Fee and commission expense	(3 628)	(3 628)	(784)	(784)
Gains or losses from derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	-	-	-	-
Gains or losses from financial assets and liabilities measured at fair value through net profit or loss, net	325	325	440	440
Gains or losses from hedge accounting, net	-	-	-	-
Gains or losses from foreign exchange difference, net	12	(64)	(69)	(158)
Gains or losses from derecognition of non-financial assets, net	-	-	-	-
Other income	11	336	82	426
Other expense	(134)	(242)	(145)	(309)
Administrative expense	(5 106)	(5 287)	(5 854)	(6 040)
Depreciation	(309)	(311)	(191)	(192)
Modification gains or losses, net	-	-	-	-
Provisions or reversal of provisions	(326)	(291)	(1 529)	(1 311)
Impairment or reversal of impairment	-	-	(180)	(180)
Negative goodwill recognised in profit or loss	-	-	-	-
Gains or loss from investments in subsidiaries, joint ventures and associates measured using the equity method	-	-	-	-
Profit or loss from long-term assets and disposal groups classified as held for sale	-	-	-	-
Profit before corporate income tax	601	609	(4 041)	(3 877)
Corporate income tax	-	-	-	-
Net profit for the period	601	609	(4 041)	(3 877)
Other comprehensive income for the period	-	-	-	-

*) audited

Appendix 3
Regulation Nr. 231 of 01.12.2020.
of the Financial and Capital Market Commission

Profitability ratios
as of September 30, 2021
(Last date of the reporting period)

Name of the Item	Bank; Reported period	Group; Reported period	Bank; Previous financial year appropriate period	Group; Previous financial year appropriate period
Return on equity (ROE) (%)	5.48%	5.81%	-49.02%	-52.70%
Return on assets (ROA) (%)	0.45%	0.45%	-2.82%	-2.74%

Appendix 4
Regulation Nr. 231 of 01.12.2020.
of the Financial and Capital Market Commission

Consolidated group
as of September 30, 2021
(Last date of the reporting period)

Nr.	The name of the commercial company	Registration place code, address	Company type *	Portion of a holding in share capital (%)	Portion of voting rights in the company (%)	Motivation for inclusion in the group**
1	AS "MTB Finance"	LV, Rīga, Elizabetes 57	CFI	100	100	MS
2	SIA Talsu grants	LV, Rīga, Dzīnavu iela 62 - 20	PLS	100	100	MMS
3	MULT YATIRIM VE DANISMANLIK EMLAK TURIZM INSAAT ITHALAT IHRACAT SANAYI TICARET LIMITED SIRKETI	TR, Jenica, Kumluca raj.	PLS	100	100	MMS

*BNK – bank, ENI - electronic money institution, IBS - investment firm, IPS – investment management company, PFO – pension fund, LIZ - leasing company, CFI – other financial institution, PLS - ancillary services undertaking, FPS – financial management company, JFPS - mixed financial holding company.

** MS – subsidiary; MMS - subsidiary of subsidiary; MT – parent company; MRM - subsidiary of parent company; CT - other company.

Appendix 5
Regulation Nr. 231 of 01.12.2020.
of the Financial and Capital Market Commission

I. Summary report of equity and capital adequacy ratio

as of September 30, 2021

(Last date of the reporting period)

000`eur

Nr.	Name of the Item	Bank; Reported period	Group; Reported period
1	Own funds (1.1.+1.2.)	18 757	16 327
1.1.	Tier 1 capital (1.1.1.+1.1.2.)	16 053	13 623
1.1.1.	Common equity Tier 1 capital	16 053	13 623
1.1.2.	Additional Tier 1 capital	-	-
1.2.	Tier 2 capital	2 704	2 704
2	Total risk exposure amount (2.1.+2.2.+2.3.+2.4.+2.5.+2.6.+2.7.)	91 794	93 174
2.1.	Risk weighted exposure amounts for credit, counterparty credit and dilution risks and free deliveries	77 355	77 647
2.2.	Total risk exposure amount for settlement/delivery	-	-
2.3.	Total risk exposure amount for position, foreign exchange and commodities risks	220	491
2.4.	Total risk exposure amount for operational risk (OpR)	14 183	15 001
2.5.	Total risk exposure amount for credit valuation adjustment	36	35
2.6.	Total risk exposure amount related to large exposures in the trading book	-	-
2.7.	Other risk exposure amounts	-	-
3	Capital ratios and capital levels	-	-
3.1.	CET1 Capital ratio (1.1.1./2.*100)	17.49%	14.62%
3.2.	Surplus(+)/Deficit(-) of CET1 capital (1.1.1.-2.*4.5%)	11 923	9 430
3.3.	T1 Capital ratio(1.1./2.*100)	17.49%	14.62%
3.4.	Surplus(+)/Deficit(-) of T1 capital (1.1.-2.*6%)	10 546	8 032
3.5.	Total capital ratio (1./2.*100)	20.43%	17.52%
3.6.	Surplus(+)/Deficit(-) of total capital(1./2.*100)	11 414	8 873
4	Capital buffers (4.1.+4.2.+4.3.+4.4.+4.5.)	2 295	2 329
4.1.	Capital conservation buffer (%)	2 295	2 329
4.2.	Institution specific countercyclical capital buffer (%)	-	-
4.3.	Systemic risk buffer (%)	-	-
4.4.	Systemically important institution buffer (%)	-	-
4.5.	Other Systemically Important Institution buffer (%)	-	-
5	Capital ratios due to Pillar II adjustments	-	-
5.1.	Asset value adjustments for prudential purposes	-	-
5.2.	CET1 capital ratio including Pillar II adjustments	17.49%	14.62%
5.3.	T1 capital ratio including Pillar II adjustments	17.49%	14.62%
5.4.	Total capital ratio including Pillar II adjustments	20.43%	17.52%

*) audited

II. Information about equity and capital adequacy ratio, if credit institution applies the transitional period for mitigation the impact of the introduction of IFRS 9 on own funds

as of September 30, 2021

(Last date of the reporting period)

000`eur

No	Name of the Item	Bank; Reported period	Group; Reported period
1.A	Own funds, if IFRS 9 transitional period would not be applied	17 811	15 381
1.1.A	Tier 1 capital, if IFRS 9 transitional period would not be applied	15 107	12 677
1.1.1.A	Common equity Tier 1 capital, if IFRS 9 transitional period would not be applied	15 107	12 677
2.A	Total risk exposure amount, if IFRS 9 transitional period would not be applied	90 770	92 268
3.1.A	Common equity Tier 1 Capital ratio, if IFRS 9 transitional period would not be applied	16.64%	13.74%
3.3.A	Tier 1 Capital ratio, if IFRS 9 transitional period would not be applied	16.64%	13.74%
3.5.A	Total Capital ratio, if IFRS 9 would not be applied	19.62%	16.67%

*) audited

III. Information about equity and capital adequacy ratio, if credit institution has chosen to use temporary period regarding unrealized profit or loss from financial assets at fair value through other comprehensive income in regards of COVID-19 pandemic as defined in Regulation No. 575/2013 Article 468

Bank has chosen not to apply the temporary period regarding unrealized profit or loss from financial assets at fair value through other comprehensive income in regards of COVID-19 pandemic as defined in Regulation No. 575/2013 Article 468

Appendix 6
Regulation Nr. 231 of 01.12.2020.
of the Financial and Capital Market Commission

Liquidity coverage ratio

as of September 30, 2021

(Last date of the reporting period)

000`eur

No	Name of the Item	Bank; Reported period	Group; Reported period
1.A	Liquidity buffer	95 054	95 054
1.1.A	Net liquidity outflow	24 614	24 919
1.1.1.A	Liquidity coverage ratio (%)	386%	381%

Additional information:

1. As of 30 September 2021, breakdown of the debt securities portfolio of the Bank by countries.

000`eur

Issuer state	Total	% of the Bank's Own Funds	incl. Central Government	% of the Bank's Own Funds	Other issuers
LV	1 007	5%	1 007	5%	-
Total securities portfolio	1 007	X	1 007	X	-

During the 3rd quarter of the year 2021 provisions for financial assets at amortized cost have not been made.

As at 30 September 2021 there are no debt securities at amortized cost.

During the 3rd quarter of the year 2021 an impairment for financial assets designated at fair value through other comprehensive income has not been recognized.

2. Total expected losses split by stages (Stage 1, 2, 3) according to IFRS 9 "Financial Instruments"

000`eur

Financial instrument	Stage 1	Stage 2	Stage 3	Total
Financial assets at amortised cost	807	492	14 478	15 777
Off-Balance-Sheet Commitments to Customers	1	-	-	1
Total	808	492	14 478	15 778

3. In the reporting period, sworn auditors have not audited AS "Industra Bank" (hereinafter referred to as the Bank).

4. The Information on risks, associated with the activities of the Bank, was published in the Annual report for the year ended 31 December 2020 on pages 27-84

(https://industra.finance/data/2020_gada_parskati_jaunie/industra-2020-anual-report-signed-ar-atzinumu.pdf) and in the Information Disclosure Statement for the year 2020 on pages 1-21

(https://industra.finance/data/2020_gada_parskati_2/informacijas-atklasanat-atskaite-31122020-en.pdf) and has not changed materially since publishing.

5. In the reporting period, the shareholders structure has changed. Latest information about shareholders of the Bank is published on the Bank's home page in the section "About bank" (subsections "Shareholders" - <https://industra.finance/en/bank/shareholders>).

6. In the reporting period, there have not been changes in the Board of directors or Council of the Bank. The latest information about management of the Bank is published on the Bank's home page in the section "About bank" (subsections "Management" - https://industra.finance/en_LV/about/management/).

7. In the reporting period, Bank's customer service offices structure has not changed in Latvia. Information on organizational structure of the Bank is published on the Bank's home page in the section "About bank" (subsection "Structure" - "https://industra.finance/static/uploaded_files/documents/latvija/Struktura_ENG.pdf").

8. The information on strategy of the Bank's business activities and goals is published on the Bank's home page in the section "About bank" (subsection "History and Mission" - https://industra.finance/en_LV/about/history/) and in the Annual report for the year 2020 on page 3-6, 83-84 and has not been changed significantly since publishing.

9. The information about Remuneration policies and practices of the Bank is published in the Information Disclosure Statement for the year 2020 on pages 18 - 21, and has not been changed significantly since publishing.