

**ADDITIONAL RISK DISCLOSURES**

**For the year ended 31 December 2025**

*Credit exposures analysed between Performing / Non-Performing*

**Table A: Analysis of loan portfolio as at 31 December 2025**

	Gross carrying amount				Accumulated impairment			
	US\$(000)	of which non-performing exposures US\$(000)	of which exposures with forbearance measures		US\$(000)	of which non-performing exposures US\$(000)	of which exposures with forbearance measures	
			US\$(000)	of which on non-performing exposures US\$(000)			US\$(000)	of which on non-performing exposure US\$(000)
<b>Other financial corporations</b>	<b>191.601</b>	-	<b>4.617</b>	-	<b>1.540</b>	-	<b>228</b>	-
<b>Non-financial corporations</b>	<b>76.088</b>	-	<b>19.390</b>	-	<b>1.494</b>	-	<b>969</b>	-
Of which: Commercial real estate	1.290	-	-	-	1	-	-	-
By sector								
Professional Scientific and technical activities	539	-	-	-	1	-	-	-
Accommodation and food service activities	117	-	-	-	1	-	-	-
Administrative and support service activities	3.131	-	-	-	8	-	-	-
Wholesale and retail trade	28.502	-	-	-	189	-	-	-
Manufacturing	43.800	-	-	-	1.294	-	-	-
Other sectors	-	-	-	-	-	-	-	-
<b>Households</b>	<b>63.576</b>	<b>3.327</b>	<b>12.756</b>	<b>3.301</b>	<b>3.175</b>	<b>2.639</b>	<b>3.091</b>	<b>2.627</b>
Of which: Residential mortgage loans	3.464	1.544	1.544	1.544	1.520	1.514	1.514	1.514
Of which: Credit for consumption	-	-	-	-	-	-	-	-
<b>General Governments</b>	<b>8.390</b>	-	-	-	<b>127</b>	-	-	-
<b>Loans and advances*</b>	<b>339.655</b>	<b>3.327</b>	<b>36.763</b>	<b>3.301</b>	<b>6.336</b>	<b>2.639</b>	<b>4.288</b>	<b>2.627</b>

\* Including accrued interest.