

## CAPITAL REQUIREMENTS

### Overview of RWAs

		RWAs		Minimum capital requirements
		31-03-2020	31-12-2019	31-03-2020
1	Credit risk (excluding CCR)	1,526,329	1,476,952	122,106
2	Of which the standardised approach	1,526,329	1,476,952	122,106
3	Of which the foundation IRB (FIRB) approach	-	-	-
4	Of which the advanced IRB (AIRB) approach	-	-	-
5	Of which equity IRB under the simple risk-weighted approach or the IMA	-	-	-
6	CCR	550	413	44
7	Of which mark to market	-	-	-
8	Of which original exposure	-	-	-
9	Of which the standardised approach	550	413	44
10	Of which internal model method (IMM)	-	-	-
11	Of which risk exposure amount for contributions to the default fund of a CCP	-	-	-
12	Of which CVA	-	-	-
13	Settlement risk	-	-	-
14	Securitisation exposures in the banking book (after the cap)	-	-	-
15	Of which IRB approach	-	-	-
16	Of which IRB supervisory formula approach (SFA)	-	-	-
17	Of which internal assessment approach (IAA)	-	-	-
18	Of which standardised approach	-	-	-
19	Market risk	18,888	19,261	1,511
20	Of which the standardised approach	18,888	19,261	1,511
21	Of which IMA	-	-	-
22	Large exposures	-	-	-
23	Operational risk	161,637	161,637	12,931
24	Of which basic indicator approach	161,637	161,637	12,931
25	Of which standardised approach	-	-	-
26	Of which advanced measurement approach	-	-	-
27	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
28	Floor adjustment	-	-	-
29	Total	1,707,404	1,658,263	136,592

Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs

		31-03-2020	31-12-2019	30-09-2019	30-06-2019
<b>Available capital (amounts)</b>					
1	Common Equity Tier 1 (CET1) capital	298,584	248,539	251,049	252,234
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	283,584	221,124	227,721	232,785
3	Tier 1 capital	298,584	248,539	251,049	252,324
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	283,536	221,124	227,721	232,785
5	Total capital	318,584	268,539	251,049	252,324
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	303,536	241,124	227,721	232,785
<b>Risk-weighted assets (amounts)</b>					
7	Total risk-weighted assets	1,707,404	1,658,263	1,633,568	1,551,577
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,698,036	1,642,923	1,621,286	1,540,092
<b>Capital ratios</b>					
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	17.49%	14.99%	15.37%	16.26%
10	Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.70%	13.46%	14.05%	15.12%
11	Tier 1 (as a percentage of risk exposure amount)	17.49%	14.99%	15.37%	16.26%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.70%	13.46%	14.05%	15.12%
13	Total capital (as a percentage of risk exposure amount)	18.66%	16.19%	15.37%	16.26%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.88%	14.68%	14.05%	15.12%
<b>Leverage ratio</b>					
15	Leverage ratio total exposure measure	2,914,762	2,781,942	2,729,918	2,664,894
16	Leverage ratio	10.24%	8.93%	9.20%	9.47%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9.73%	7.95%	8.34%	8.74%

As of 1 January 2018, Šiaulių Bankas AB transitioned to the application of IFRS 9 and exercised the option provided for in Article 473a (1) of CRR to apply transitional measures to institutions to mitigate the impact of the introduction of IFRS 9 on own funds and chose to apply Article 473a (4) of CRR, it is a dynamic component. The bank did not change its initial decision made in 2018.