



**REPORT ON RISK AND CAPITAL MANAGEMENT  
PILLAR3 OF THE BASEL  
FOR THE YEAR ENDED 31 DECEMBER 2019  
DISCLOSURE OF INFORMATION UNDER PART EIGHT OF REGULATION (EU) No 575/2013**



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This report was approved by the Management Board of the Bank on 24 March 2020.

## INTRODUCTION

This document provides additional non-audited information in accordance with the European Parliament and the Council Regulation (EU) No. 575/2013 on supervisory requirements for credit institutions and investment firms, Part 8, the European Banking Authority (EBA) Guidelines on Disclosure Requirements in accordance with Part 8 of the CRR and EBA Guidance on disclosure of LCR in addition to disclosure of liquidity risk management in accordance with Article 435 of CRR 575/2013.

Information on risk, its management and capital is disclosed in the annual report of Šiaulių Bankas AB. This document provides additional information that is published in line with the annual financial statement. This document discloses only such information that is relevant, non-confidential and not considered as commercial secret.

This document presents the own funds of Šiaulių Bankas Financial Group, its internal capital indicators, the main features of capital instruments, justifies the appropriateness of risk management and describes the overall risk profile of an organization, taking into account the business strategy.

The document discloses either separate or consolidated information as of 31 December 2019. Three following key levels of consolidation shall apply:

- the Bank, separately.

- the Financial Group which includes the Bank and its subsidiary companies: SB Lizingas UAB (nature of activities: finance lease, consumer credits), Šiaulių Banko Lizingas UAB (nature of activities: finance leases (leasing) and operating lease services), Šiaulių Banko Investicijų Valdymas UAB (nature of activities: investment management), and Šiaulių Banko Turto Fondas UAB (nature of activities: real estate management).

- Group which includes the Bank and its directly controlled subsidiaries: SB Lizingas UAB, Šiaulių Banko Lizingas UAB, Šiaulių Banko Investicijų Valdymas UAB, Šiaulių Banko Turto Fondas UAB SBTf UAB (nature of activities: management and administration of real estate), Minera UAB (nature of activities: real estate management), Pavasaris UAB (nature of activities: development of residential apartment area), life insurance Bonum Publicum UAB (nature of activities: life insurance), and indirectly controlled following subsidiaries: Sandworks UAB (nature of activities: real estate management) and Apželdinimas UAB (nature of activities: afforestation, landscaping).

## REPRESENTATION REGARDING SUITABILITY OF RISK MANAGEMENT MEASURES

The risk management systems applicable by Šiaulių Bankas AB are appropriate taking into account the size, nature of activities and strategy of the Bank and its subsidiaries (the Group - together with the Bank).

## CONDENSED RISK REPORT

A complete disclosure of all significant risks incurred by the Group is provided in the chapter Financial Risk Management (page 32) of notes to the financial statements for 2019.

## Organizational structure

Šiaulių Bankas AB is registered as a limited liability public company in the Register of Legal Entities of the Republic of Lithuania on 04 February 1992. The Bank has a licence issued by the Bank of Lithuania to perform all banking operations specified in the Law on Banks of the Republic of Lithuania and in the Charter of the Bank.

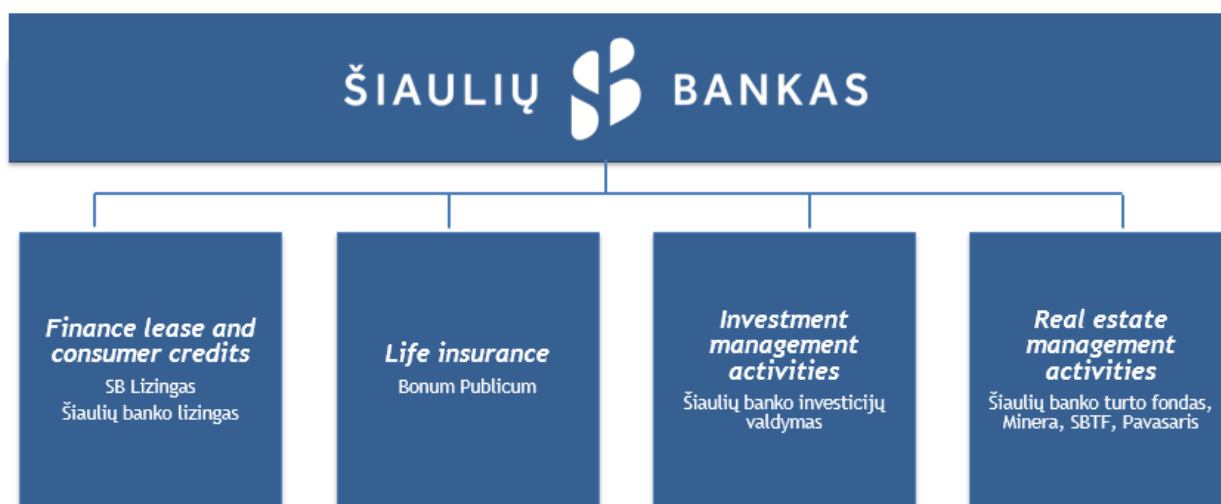


Figure 1 Šiaulių Bankas's Group structure

Organizational management structure, management bodies, structure and functions of the committees, etc. are disclosed in the Consolidated Annual Report for 2019:

- The composition of the management bodies and the principles for the appointment of their members, as well as information on the competencies of each member of the management body and the positions of directors in charge, are disclosed in the chapter Bank Management of the consolidated annual report 2019 (page 139);
- The structure, functions and composition of the committees are disclosed in the chapter Members of the committees formed within the Bank, areas of their activities in the consolidated annual report 2019 (page 141).

As a socially responsible employer, the Bank is guided by the principles of equality and diversity and provides equal career opportunities, without taking into account people's age, gender, ethnicity, religion and so on (data is disclosed in chapter Employees (pg. 144) of the annual consolidated report for 2019)

## Operating risk management and internal control

Risk management and internal control are two critical systems the proper functioning of which ensure the sustainable and successful Financial group's performance.



## Internal control

The internal control system is an integral and continuous process in day-to-day activities of the Financial Group and consists of five interrelated components such as environment of control, risk assessment, control activities, information and communication and monitoring. The Internal control is a complex process implemented by the management and personnel and intended to identify risk factors as well as to ensure that the following general objectives are met: a transparent, cost-efficient and effective implementation of the activities; fulfilment of payment obligations; compliance with applicable laws and regulatory acts; protection of resources against loss, misuse and damage.

## Operational risk management

The Group accepts, manages, analyses, and evaluates the risks arising from its activities. The purpose of risk management in the Group is to ensure the sufficient return on equity by managing risks in a conservative manner. By implementing an advanced risk management policy, the Group seeks not only to minimize the potential risks as much as possible, but also to ensure the optimal risk and profit ratio as well as an effective distribution of the capital.

The risks faced by the Group are managed efficiently following the requirements set by the European Union, the Bank of Lithuania and the Policy of Risk Management in Banking Activities approved by the Supervisory Council of the Bank. The development of the proper risk management system, its constant improvement and application of its measures in the daily performance are among the key preconditions for the Group activities in the long run.

Risk management is a structured, coordinated and continuous process taking place at all levels within the Group and encompassing the following objectives: to harmonize business strategy and risk tolerance; to seek solutions for responding to risk; to reduce operating losses; to increase business opportunities; to identify the many overlapping risks, for separate or integrated assessment; to improve capital allocation.

To handle the activity risks the Financial Group uses a multiple management system which enables making decisions based on factual information. The risks are assessed from bottom to top and from top to bottom throughout the entire management chain, in all activity lines within the Bank and its Group applying a consistent terminology and appropriate approaches. Seeking to avoid the conflict of interest, the units performing the risk management functions are separated from the units, the direct performance of which is related to the emergence of various types of the banking activity risks.

The Financial Group's risk management system consists of the following:

- risk management strategies set out in the Bank's Strategy Plan;
- remuneration policies that are consistent with and promote sound and effective risk management;
- Internal capital (ICAAP) and Internal liquidity (ILAAP) adequacy assessment processes that are very important for managing Group's capital and liquidity adequacy;
- identification of the significant risk types and development of their management measures;
- internal risk management control, the key principles of which are set out in the Guidelines on Internal Control Arrangement;
- internal audit assessing efficiency of the risk management processes on regular basis.



## Internal capital adequacy assessment process

One of the major absorbers of the likely loss is a strong capital base, therefore the Bank seeks to have an adequate capital reserve which would cover the assumed level of risks. Thorough and comprehensive internal capital adequacy assessment process (ICAAP) is a vital part of the risk management policy.

The ICCAP goal is to ensure an efficient mechanism functioning within the Group to measure the internal capital requirement covering the efficient processes of establishment, management and monitoring of risks faced by the Group or which may be faced by the Group as well as process of delivery of information on such risks; appropriate internal control mechanisms including reliable management and accounting procedures; stress testing as one of the main tools for internal capital planning and allocation measures.

ICAAP includes the Bank's self-assessment, stress testing and establishment of the internal capital requirement. During the internal self-assessment the risk characteristics to the Group's activities are identified and evaluated applying selected methods of assessment. An impact of risk on the Group's income and capital is assessed while determining the level of risk. When the risk structure and the individual risk levels are determined by the Bank during its self-assessment, testing is performed to assess the potential impact on the Group's financial position in the event of a certain adverse event and / or a change in the financial or economic environment. The main purpose of stress testing is to determine whether the group's capital is sufficient to cover potential losses caused by unfavourable macroeconomic and financial conditions.

Additional capital requirement for risks identifies as significant during the self-assessment process is determined periodically using stress testing and evaluation of the internal capital adequacy.

## INFORMATION ON THE SCOPE OF APPLICATION OF THE REGULATORY FRAMEWORK

Table 1. Differences between accounting and regulatory scopes of consolidation and the mapping of financial statement categories with regulatory risk categories

	a	b	c	d	e	f	g
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Carrying values of items				
Subject to the credit risk framework			Subject to the CCR framework	Subject to the securitisation framework	Subject to the market risk framework		
<b>Assets</b>							
Cash and cash equivalents	184,917	181,903	181,903	875	-	-	-
Securities in the trading book	40,427	15,354	-	-	-	15,354	-
Due from other banks	280	280	280	-	-	-	-
Derivative financial instruments	986	986	-	-	-	986	-
Loans to customers	1,514,578	1,522,117	1,522,117	21,538	-	-	-
Finance lease receivables	157,597	157,597	157,597	-	-	-	-
Investment securities at fair value	14,059	14,059	14,059	3,762	-	-	-
Investment securities held to collect cash flows	545,849	535,479	535,479	-	-	-	-
Investments in subsidiaries and associates	-	15,406	15,406	-	-	-	-





Intangible assets	4,288	2,922	-	-	-	-	2,922
Property, plant and equipment	12,216	11,590	11,590	-	-	-	-
Investment property	7,570	3,053	3,053	-	-	-	-
Current income tax prepayment	44	4	4	-	-	-	-
Deferred income tax asset	1,419	1,214	1,187	-	-	-	27
Inventories	8,780	2,523	2,523	-	-	-	-
Other financial assets	7,875	7,778	7,778	-	-	-	-
Other non-financial assets	7,301	6,039	6,039	-	-	-	-
<b>Total assets</b>	<b>2,508,186</b>	<b>2,478,304</b>	<b>2,459,015</b>	<b>26,175</b>	<b>-</b>	<b>16,340</b>	<b>2,949</b>
<b>Liabilities</b>							
Due to other banks and financial institutions	74,395	75,534	-	-	-	-	75,534
Derivative financial instruments	945	945	-	-	-	-	945
Due to customers	2,033,649	2,036,674	-	-	-	-	2,036,674
Special and lending funds	7,060	7,060	-	-	-	-	7,060
Debt securities in issue	20,044	20,044	-	-	-	-	20,044
Current income tax liabilities	1,579	1,488	-	-	-	-	1,488
Deferred income tax liabilities	917	917	-	-	-	-	917
Liabilities related to insurance activities	33,497	-	-	-	-	-	-
Other financial liabilities	74,395	75,534	-	-	-	-	75,534
Other non-financial liabilities	945	945	-	-	-	-	945
<b>Total liabilities</b>	<b>2,033,649</b>	<b>2,036,674</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,036,674</b>

Table 2. Main sources of differences between regulatory exposure amounts and carrying values in financial statements

	a	b	c	d	e	
	Total	Items subject to				
		Credit risk framework	CCR framework	Securitisation framework	Market risk framework	
<b>1</b>	<b>Assets carrying value amount under the scope of regulatory consolidation (as per table 1)</b>	2,478,304	2,459,015	26,175	-	16,340
2	Liabilities carrying value amount under the regulatory scope of consolidation (as per table 1)	2,166,505	-	-	-	-
3	Total net amount under the regulatory scope of consolidation	311,799	2,459,015	26,175	-	16,340
4	Off-balance-sheet amounts	314,704	140,603	-	-	-
5	<i>Differences in valuations</i>					
6	<i>Differences due to different netting rules, other than those already included in row 2</i>					
7	<i>Differences due to consideration of provisions</i>					
8	<i>Differences due to prudential filters</i>					
<b>9</b>	<b>Exposure amounts considered for regulatory purposes</b>	2,793,310	2,767,135	26,175	-	16,340



Table 3. Outline of the differences in the scopes of consolidation (entity by entity)

Name of the entity	Method of accounting consolidation	Method of accounting consolidation				Description of the entity
		Full consolidation	Proportional consolidation	Neither consolidated nor deducted	Deducted	
Šiaulių bankas AB	Full consolidation	X				Credit institution
UAB "Šiaulių banko lizingas"	Full consolidation	X				Finance leases (leasing) and operating lease services
Šiaulių banko investicijų valdymas UAB	Full consolidation	X				Investment management
Šiaulių banko turto fondas UAB	Full consolidation	X				Real estate management
Minera UAB	Full consolidation			X		Real estate management
SBTF UAB	Full consolidation			X		Real estate management
Pavasaris UAB	Full consolidation			X		Development of residential apartment area
SB lizingas UAB	Full consolidation	X				Consumer credits
GD UAB "Bonum Publicum"	Full consolidation			X		Life insurance
ŽSA 5 UAB	Full consolidation			X		Headquarter activities
Sandworks UAB	Full consolidation			X		Real estate management
Apželdinimas UAB	Full consolidation			X		Afforestation, landscaping

Table 4. Explanations of differences between accounting and regulatory exposure amounts

	a	b	c = b - a
	Carrying amounts recorded in the published financial statements	Balance sheet values by under the regulatory consolidation scope	Difference between the carrying amount under the regulatory consolidation scope and the carrying amount recorded in the published financial statements
<b>Assets</b>			
Cash and cash equivalents	184,917	181,903	(3,014)
Securities in the trading book	40,427	15,354	(25,073)
Due from other banks	280	280	-
Derivative financial instruments	986	986	-
Loans to customers	1,514,578	1,522,117	7,539
Finance lease receivables	157,597	157,597	-
Investment securities at fair value	14,059	14,059	-
Investment securities held to collect cash flows	545,849	535,479	(10,370)
Investments in subsidiaries and associates	-	15,406	15,406
Intangible assets	4,288	2,922	(1,366)



Property, plant and equipment	12,216	11,590	( 626)
Investment property	7,570	3,053	(4,517)
Current income tax prepayment	44	4	( 40)
Deferred income tax asset	1,419	1,214	( 205)
Inventories	8,780	2,523	(6,257)
Other financial assets	7,875	7,778	( 97)
Other non-financial assets	7,301	6,039	(1,262)
<b>Total assets</b>	<b>2,508,186</b>	<b>2,478,304</b>	<b>(29,882)</b>
<b>Liabilities and equity</b>			
Due to other banks and financial institutions	74,395	75,534	1,139
Derivative financial instruments	945	945	-
Due to customers	2,033,649	2,036,674	3,025
Special and lending funds	7,060	7,060	-
Debt securities in issue	20,044	20,044	-
Current income tax liabilities	1,579	1,488	( 91)
Deferred income tax liabilities	917	917	-
Liabilities related to insurance activities	33,497	-	(33,497)
Other financial liabilities	18,128	17,437	( 691)
Other non-financial liabilities	7,168	6,406	( 762)
<b>Total liabilities</b>	<b>2,197,382</b>	<b>2,166,505</b>	<b>(30,877)</b>
Share capital	174,211	174,211	-
Share premium	3,428	3,428	
Reserve capital	12,292	12,280	( 12)
Statutory reserve	14,468	14,292	( 176)
Financial assets revaluation reserve	( 9)	( 22)	( 13)
Retained earnings	106,414	107,610	1 196
Non-controlling interest	-	-	-
<b>Total equity</b>	<b>310,804</b>	<b>311,799</b>	<b>995</b>
<b>Total liabilities and equity</b>	<b>2,508,186</b>	<b>2,478,304</b>	<b>(29,882)</b>

The main differences between the carrying value shown in the announced financial statements and the carrying value according to regulatory consolidation scope arise due to the following reasons:

- The subsidiaries of the Bank not included in the regulated scope of consolidation (indicated in Table 3) are not fully consolidated in accordance with IFRS 10, and are presented in the consolidated according to regulatory consolidation scope balance sheet as investments in subsidiaries that are accounted at cost value less impairment, like in the Bank's balance sheet .
- The assets, liabilities and performance results of these subsidiaries are not consolidated in the consolidated financial information under the regulatory consolidation scope.



## OWNS FUNDS

Table 5. Capital instruments' main features

Capital instruments' main features template		
1	Issuer	Šiaulių bankas AB
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg's identifier for non-public distribution)	LT0000102253
3	Legislation treatment	The Republic of Lithuania
Regulatory treatment		
4	Transitional CRR rules	Common equity tier 1 capital
5	Post-transitional CRR rules	Common equity tier 1 capital
6	Eligible at solo/(sub-)consolidated/ solo & (sub-)consolidated Consolidated	solo & (sub-)consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary registered shares
8	Amount recognized in regulatory capital (currency in million, as of most recent reporting date)	EUR 174,210,616.27
9	Nominal amount of instrument	EUR 0.29
9a	Issue price	Various
9b	Redemption price	N/A
10	Accounting classification	Equity
11	Original date of issuance	1994
12	Perpetual or dated	Perpetua
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
Coupons and/or dividends		
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	N/A
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary
21	Existence of step up or other incentive to redeem	N/A
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	No
31	If write-down, write-down trigger(s)	N/A



32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A
(1) Putt N/A if the issue is not applicable.		

Table 6. Own funds information

Common Equity Tier 1 (CET1) capital: Instruments and reserves		Amount at disclosure date, EUR thousands			Regulation (EU) Nr.575/2013. Article references
		The Bank	Financial group	Group	
1	Capital instruments and the related share premium accounts	177,639	177,639	177,639	26 (1), 27, 28, 29,
	of which: Instrument type 1				EBA list 26 (3)
	of which: Instrument type 2				EBA list 26 (3)
	of which: Instrument type 3				EBA list 26 (3)
2	Retained earnings	53,199	53,355	53,513	26 (1) (c)
3	Accumulated other comprehensive income (and other reserves)	12,079	12,258	12,283	26 (1)
3a	Provisions for general banking risk	14,246	14,292	14,468	26 (1) (f)
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1				486 (2)
5	Minority interests (amount allowed in consolidated CET1)				84
5a	Independently verified interim profit minus any foreseeable taxes or dividends	-		-	26 (2)
<b>6</b>	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>257,163</b>	<b>257,544</b>	<b>257,903</b>	<b>Sum of rows 1-5a</b>
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>					
7	Additional value adjustments (negative amount)	( 27)	( 31)	( 33)	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	(2,921)	(2,922)	(4,288)	36 (1) (b), 37
9	Empty set in the EU				
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)		( 27)	( 27)	36 (1) (c), 38
11	Fair value reserves related to gains or losses on cash flow hedges				33 (1) (a)
12	Negative amounts resulting from the calculation of expected loss amounts	(4,471)	(6,025)	(6,186)	36 (1) (d), 40, 159
13	Any increase in equity that results from securitized assets (negative amount)				32 (1)
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing				33 (b)
15	Defined-benefit pension fund assets (negative amount)				36 (1) (e), 41
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)				36 (1) (f), 42



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)				37 (1) (g), 44
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)				36 (1) (h), 43, 45, 46, 49 (2) (3), 79
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)				36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1) to (3), 79
20	Empty set in the EU				
20a	Exposure amount of the following items which qualify for a RW of 1250 %, where the institution opts for the deduction alternative				36 (1) (k)
20b	of which: qualifying holdings outside the financial sector (negative amount)				36 (1) (k) (i), 89 to 91
20c	of which: securitization positions (negative amount)				36 (1) (k) (ii); 243 (1) (b); 244 (1) (b); 258
20d	of which: free deliveries (negative amount)				36 (1) (k) (iii), 379 (3)
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)				36 (1) (c), 38, 48 (1) (a)
22	Amount exceeding the 15 % threshold (negative amount)				48 (1)
23	of which: 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				36 (1) (i), 48 (1) (b)
24	Empty set in the EU				
25	of which: deferred tax assets arising from temporary differences				36 (1) (c), 38, 48 (1) (a)
25a	Losses for the current financial year (negative amount)				36 (1) (a)
25b	Foreseeable tax charges relating to CET1 items (negative amount)				36 (1) (l)
27	Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)				36 (1) (j)
28	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	(7,419)	(9,005)	(10,534)	Sum of rows 7-20a, 21, 22 and 25a-27
29	<b>Common equity tier 1 capital (CET1)</b>	249,744	248,539	247,369	Row 6 minus row 28
<b>Additional Tier 1 (AT1) capital: Instruments</b>					
30	Capital instruments and the related share premium accounts				51, 52
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) and the related share premium accounts subject to phase out from AT1				486 (3)
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				85, 86
35	of which: instruments issued by subsidiaries subject to phase out				486 (3)



36	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>				Sum of rows 30, 33 and 34
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>					
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)				52 (1) (b), 56 (a), 57
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)				56 (b), 58
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)				56 (c), 59, 60, 79
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)				56 (d), 59, 79
41	Empty set in the EU				
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)				56 (e)
43	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>				Sum of rows 37 to 42
44	<b>Additional Tier 1 (AT1) capital</b>				Row 36 minus row 43
45	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	249,744	248,539	247,369	Sum of row 29 and row 44
<b>Tier 2 (T2) capital: Instruments and provisions</b>					
46	Capital instruments and the related share premium accounts	20,000	20,000	20,000	62, 63
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2				486 (4)
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				87, 88
49	of which: instruments issued by subsidiaries subject to phase out				486 (4)
50	Credit risk adjustments				62 (c) & (d)
51	Tier 2 (T2) capital before regulatory adjustments	20,000	20,000	20,000	
<b>Tier 2 (T2) capital: regulatory adjustments</b>					
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)				63 (b) (i), 66 (a), 67
53	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)				66 (b), 68
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)				66 (c), 69, 70, 79
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)				66 (d), 69, 79
56	Empty set in the EU				
57	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>				Sum of rows 52 to 56



58	<b>Tier 2 capital (T2)</b>	20,000	20,000	20,000	Row 51 minus row 57
59	<b>Total capital (TC = T1 + T2)</b>	269,744	268,539	267,369	Sum of row 45 and row 58
60	<b>Total risk weighted assets</b>	1,676,058	1,658,263	1,654,110	
<b>Capital ratios and buffers</b>					
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	14.90%	14.99%	14.95%	92 (2) (a)
62	Tier 1 (as a percentage of total risk exposure amount)	14.90%	14.99%	14.95%	92 (2) (b)
63	Total capital (as a percentage of total risk exposure amount)	16.09%	16.19%	16.16%	92 (2) (c)
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus systemically important institution buffer expressed as a percentage of risk exposure amount)	9.90%	9.90%	9.90%	CRD 128, 129, 130, 131, 133
65	of which: capital conservation buffer requirement	2.50%	2.50%	2.50%	
66	of which: countercyclical buffer requirement	1.00%	1.00%	1.00%	
67	of which: systemic risk buffer requirement				
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	0.50%	0.50%	0.50%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	5.00%	5.09%	5.05%	CRD 128
69	[non relevant in EU regulation]				
70	[non relevant in EU regulation]				
71	[non relevant in EU regulation]				
<b>Amounts below the thresholds for deduction (before risk weighting)</b>					
72	Direct and indirect holdings of the capital 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)				36 (1) (h), 45, 46, 56 (c), 59, 60, 66 (c), 69, 70
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 10% threshold and net of eligible short positions)				36 (1) (i), 45, 48
74	Empty set in the EU				
75	Deferred tax assets arising from temporary differences (amount below 10 % threshold, net of related tax liability where the conditions in Article 38 (3) are met)	-	1,187	1,329	36 (1) (c), 38, 48
<b>Applicable caps on the inclusion of provisions in Tier 2</b>					
76	Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)				62
77	Cap on inclusion of credit risk adjustments in T2 under standardized approach				62
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)				62
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach				62
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</b>					
80	Current cap on CET1 instruments subject to phase out arrangements				484 (3), 486 (2) & (5)





81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)				484 (3), 486 (2) & (5)
82	Current cap on AT1 instruments subject to phase out arrangements				484 (4), 486 (3) & (5)
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)				484 (4), 486 (3) & (5)
84	Current cap on T2 instruments subject to phase out arrangements				484 (5), 486 (4) & (5)
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)				484 (5), 486 (4) & (5)

## CAPITAL REQUIREMENTS

Table 7. Minimum capital requirements

Percent (%)	Minimum own funds requirements	Capital conservation buffer CCoB	Institution's special countercyclical capital buffer CCyB	Other systematically important institution's buffer O-SII	ICAAP	Total capital reserve	Requirements in total
Common equity tier 1 capital (CET1)	4.5	2.5	1.0	0.5	1.4	5.4	9.9
Tier 1 capital (CET1)	6.0	2.5	1.0	0.5	1.4	5.4	11.4
Own funds requirements in total	8.0	2.5	1.0	0.5	1.4	5.4	13.4

Table 8. Overview of RWAs

			RWAs		Minimum capital requirements
			31-12-2018	30-09-2018	31-12-2018
	1	Credit risk (excluding CCR)	1,476,952	1,467,655	118,156
Article 438(c)(d)	2	Of which the standardised approach	1,476, 952	1,467,655	118,156
Article 438(c)(d)	3	Of which the foundation IRB (FIRB) approach	-	-	-
Article 438(c)(d)	4	Of which the advanced IRB (AIRB) approach	-	-	-
Article 438(d)	5	Of which equity IRB under the simple risk-weighted approach or the IMA	-	-	-
Article 107 Article 438(c)(d)	6	CCR	413	788	33
Article 438(c)(d)	7	Of which mark to market	-	-	-
Article 438(c)(d)	8	Of which original exposure	-	-	-
	9	Of which the standardised approach	413	788	33
	10	Of which internal model method (IMM)	-	-	-
Article 438(c)(d)	11	Of which risk exposure amount for contributions to the default fund of a CCP	-	-	-
Article 438(c)(d)	12	Of which CVA	-	-	-
Article 438(e)	13	Settlement risk	-	-	-
Article 449(o)(i)	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	-	-	-
Article 438 (e)	19	Market risk	19,261	24,705	1,541
	20	Of which the standardised approach	19,261	24,705	1,541
	21	Of which IMA	-	-	-
Article 438 (e)	22	Large exposures	-	-	-
Article 438(f)	23	Operational risk	161,637	140,419	12,931
	24	Of which basic indicator approach	161,637	140,419	12,931
	25	Of which standardised approach	-	-	-
	26	Of which advanced measurement approach	-	-	-
Article 437(2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
Article 500	28	Floor adjustment	-	-	-
	29	Total	1,658,263	1,633,568	132,661

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

		31-12-2019	30-09-2019	30-06-2019	31-03-2019
<b>Available capital (amounts)</b>					
1	Common Equity Tier 1 (CET1) capital	248,539	251,049	252,324	252,165
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	221,124	227,721	232,785	235,331
3	Tier 1 capital	248,539	251,049	252,324	252,165
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	221,124	227,721	232,785	235,331
5	Total capital	268,539	251,049	252,324	252,165
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	241,124	227,721	232,785	235,331
<b>Risk-weighted assets (amounts)</b>					
7	Total risk-weighted assets	1,658,263	1,633,568	1,551,577	1,482,240
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,642,923	1,621,286	1,540,092	1,472,592
<b>Capital ratios</b>					
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	14.99%	15.37%	16.26%	17.01%
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	13.46%	14.05%	15.12%	15.98%
11	Tier 1 (as a percentage of risk exposure amount)	14.99%	15.37%	16.26%	17.01%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.46%	14.05%	15.12%	15.98%
13	Total capital (as a percentage of risk exposure amount)	16.19%	15.37%	16.26%	17.01%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.68%	14.05%	15.12%	15.98%
<b>Leverage ratio</b>					
15	Leverage ratio total exposure measure	2,781,942	2,729,918	2,664,894	2,584,446



16	Leverage ratio	8.93%	9.20%	9.47%	9.76%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7.95%	8.34%	8.74%	9.11%

Table 10. Non-deducted participations in insurance undertakings

	Value
Holdings of own funds instruments of a financial sector entity where the institution has a significant investment not deducted from own funds (before risk-weighting)	10,581
Total RWAs	26,453

## MACROPRUDENTIAL SUPERVISORY MEASURES

The disclosures required by Article 440 of the CRR are specified in the Commission Delegated Regulation (EU) No 2015/1555 of 28 May 2015.

Table 11. Amount of institution-specific countercyclical capital buffer (CCyB)

Row		Column
010	Total risk exposure amount	1,658,263
020	Institution specific countercyclical buffer rate	0.95%
030	Institution specific countercyclical buffer requirement	15,724

Table 12. Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

	General credit exposures		Trading book exposure		Securitisation exposure	
	Exposure value for SA	Exposure value IRB	Sum of long and short position of trading book	Value of trading book exposure for internal models	Exposure value for SA	Exposure value for IRB
	010	020	030	040	050	060
Lithuania	1,351,868	-	66,188	-	-	-
USA	38,356	-	103	-	-	-
France	13,819	-	683	-	-	-
Belgium	7,635	-	-	-	-	-
Great Britain	6,231	-	-	-	-	-
Italy	5,049	-	99	-	-	-
The Netherlands	4,027	-	202	-	-	-
Czech Republic	4,298	-	-	-	-	-
Mexico	4,193	-	-	-	-	-
Ireland	3,015	-	346	-	-	-
Finland	3,052	-	-	-	-	-
Other	6,781	-	5,633	-	-	-
Total	1,448,324	-	73,254	-	-	-



	Own funds requirements				Own funds requirement weights	Countercyclical capital buffer rate
	Of which: General credit exposures	Of which: Trading book exposures	Of which: Securitisation exposures	Total		
	070	080	090	100	110	120
Lithuania	108,149	415	-	108,565	0.93	1.0%
USA	3,068	103	-	3,172	0.03	0.0%
France	1,106	131	-	1,237	0.01	0.25%
Belgium	611	-	-	611	0.01	0.0%
Great Britain	498	-	-	498	0.00	1.0%
Italy	404	8	-	412	0.00	0.0%
The Netherlands	322	87	-	409	0.00	0.0%
Czech Republic	344	-	-	344	0.00	1.5%
Mexico	335	-	-	335	0.00	0.0%
Ireland	241	52	-	293	0.00	1.0%
Finland	244	-	-	244	0.00	0.0%
Other	542	136	-	679	0.01	0.8%
<b>Total</b>	<b>115,866</b>	<b>932</b>	<b>-</b>	<b>116,798</b>	<b>1.00</b>	<b>0.9%</b>

## CREDIT RISK AND GENERAL INFORMATION ON CRM

For accounting and regulatory purposes, past due is recorded in accordance with the deviation from the contractual payment schedule, the identification of impaired positions and the methods for determining the general and specific credit risk adjustments are described in 2019 note to the financial statements “Accounting principles” in the section “Impairment of financial assets” (page 25) and note “Financial risk management” section 1.3 “Value reduction and provisioning principles” (page 34). The definition of default is in line with the EBA guidelines on defining credit obligation defaults.

Table 13. Total and average net amount of exposures

	Net value of exposures at the end of 2019	Average net exposures over the 2019
Central governments or central banks	462,450	483,374
Regional governments or local authorities	112,372	110,390
Public sector entities	7,089	6,883
Multilateral development banks	1,129	1,091
International organisations	-	-
Institutions	86,822	89,566
Corporates	451,427	484,948
<i>Of which: SMEs</i>	<i>15,231</i>	<i>10,301</i>
Retail	563,073	516,452
<i>Of which: SMEs</i>	<i>205,832</i>	<i>173,968</i>
Secured by mortgages on immovable property	877,618	790,510
<i>Of which: SMEs</i>	<i>115,474</i>	<i>85,426</i>
Exposures in default	26,835	26,117



Items associated with particularly high risk	82,642	80,650
Covered bonds	-	-
Claims on institutions and corporates with a short-term credit assessment	-	-
Collective investments undertakings	7,816	7,874
Equity exposures	16,458	14,935
Other exposures	97,579	93,343
<b>Total standardised approach</b>	<b>2,793,310</b>	<b>2,706,134</b>
<b>Total</b>	<b>2,793,310</b>	<b>2,706,134</b>

Table 14. Geographical breakdown of exposures

	Net value								
	Europe	Lithuania	The Netherlands	Poland	Ireland	France	Italy	Latvia	Other country
Central governments or central banks	453,024	330,035	-	27,712	16,863	-	13,782	17,621	47,012
Regional governments or local authorities	112,372	112,372	-	-	-	-	-	-	-
Public sector entities	6,062	3,031	-	-	-	-	-	-	3,030
Multilateral development banks	1,129	-	-	-	-	-	-	-	1,129
International organisations	-	-	-	-	-	-	-	-	-
Institutions	77,164	9,112	24,764	76	1,019	1,411	-	2	40,779
Corporates	400,055	340,237	4,534	-	3,015	19,221	5,049	73	27,926
Retail	563,028	563,020	-	-	-	-	-	5	3
Secured by mortgages on immovable property	877,618	877,532	-	-	-	-	-	12	74
Exposures in default	26,835	26,835	-	-	-	-	-	-	-
Items associated with particularly high risk	82,642	82,642	-	-	-	-	-	-	-
Covered bonds	-	-	-	-	-	-	-	-	-
Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-
Collective investments undertakings	7,816	7,813	1	-	-	-	-	-	2
Equity exposures	15,874	15,836	-	-	-	-	-	-	38
Other exposures	97,519	92,775	-	-	-	-	-	76	4,668
<b>Total standardised approach</b>	<b>2,721,137</b>	<b>2,461,240</b>	<b>29,299</b>	<b>27,788</b>	<b>20,897</b>	<b>20,631</b>	<b>18,831</b>	<b>17,789</b>	<b>124,662</b>
<b>Total</b>	<b>2,721,137</b>	<b>2,461,240</b>	<b>29,299</b>	<b>27,788</b>	<b>20,897</b>	<b>20,631</b>	<b>18,831</b>	<b>17,789</b>	<b>124,662</b>

	Net value						
	America	USA	Mexico	Other country	Asia, Oceania and Australia	Africa	Total
Central governments or central banks	8,412	-	8,412	-	1,014	-	462,450
Regional governments or local authorities	-	-	-	-	-	-	112,372
Public sector entities	-	-	-	-	1,027	-	7,089
Multilateral development banks	-	-	-	-	-	-	1,129
International organisations	-	-	-	-	-	-	-



Institutions	5,533	3,587	-	1,947	4,125	-	86,822
Corporates	51,372	41,947	8,383	1,041	-	-	451,427
Retail	1	-	1	-	44	-	563,073
Secured by mortgages on immovable property	-	-	-	-	-	-	877,618
Exposures in default	-	-	-	-	-	-	26,835
Items associated with particularly high risk	-	-	-	-	-	-	82,642
Covered bonds	-	-	-	-	-	-	-
Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-
Collective investments undertakings	-	-	-	-	-	-	7,816
Equity exposures	584	584	-	-	-	-	16,458
Other exposures	58	56	-	2	2	-	97,579
<b>Total standardised approach</b>	<b>65,960</b>	<b>46,174</b>	<b>16,796</b>	<b>2,990</b>	<b>6,213</b>	<b>-</b>	<b>2,793,310</b>
<b>Total</b>	<b>65,960</b>	<b>46,174</b>	<b>16,796</b>	<b>2,990</b>	<b>6,213</b>	<b>-</b>	<b>2,793,310</b>

Table 15. Concentration of exposures by industry or counterparty types

	a	b	c	d	e	f	g	h	i	j
	Agriculture, forestry and fishing	Mining and quarrying	Manufacturing	Electricity, gas, steam and air conditioning supply	Water supply	Construction	Wholesale and retail trade	Transport and storage	Accommodation and food service activities	Information and communication
7	Central governments or central banks	-	-	-	-	-	-	-	-	-
8	Regional governments or local authorities	-	-	-	-	-	-	-	-	-
9	Public sector entities	-	-	4,059	-	-	-	-	-	-
10	Multilateral development banks	-	-	-	-	-	-	-	-	-
11	International organisations	-	-	-	-	-	-	-	-	-
12	Institutions	-	-	-	-	-	-	-	-	-
13	Corporates	11,562	7,067	131,750	46,430	11,157	41,425	38,844	33,737	9,947
14	Retail	50,297	1,414	26,111	3,094	1,957	20,346	49,761	21,621	6,324
15	Secured by mortgages on immovable property	73,271	8,828	149,266	20,931	8,878	38,305	117,872	62,493	41,166
16	Exposures in default	6,134	1,053	4,726	-	116	1,350	7,885	94	1,236
17	Items associated with particularly high risk	-	-	-	-	54,056	1,224	-	-	-



18	Covered bonds	-	-	-	-	-	-	-	-	-	-
19	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-
20	Collective investments undertakings	-	-	-	-	-	-	-	-	-	-
21	Equity exposures	-	-	-	-	-	58	-	-	-	24
22	Other exposures	563	-	-	-	-	-	-	1,795	-	4,664
23	<b>Total standardised approach</b>	141,826	18,362	311,854	74,513	22,107	155,540	215,586	119,740	58,673	41,879
24	<b>Total</b>	141,826	18,362	311,854	74,513	22,107	155,540	215,586	119,740	58,673	41,879

		k	l	m	n	o	p	q	r	s	u
		Financial and insurance activities	Real estate activities	Professional, scientific and technical activities	Administrative and support service activities	Public administration and defence, compulsory social security	Education	Human health services and social work activities	Arts, entertainment and recreation	Other services	Total
7	Central governments or central banks	90,184	-	-	-	372,266	-	-	-	-	462,450
8	Regional governments or local authorities	-	-	-	25	112,317	-	-	-	30	112,372
9	Public sector entities	-	-	-	-	8	148	2,874	-	1	7,089
10	Multilateral development banks	1,129	-	-	-	-	-	-	-	-	1,129
11	International organisations	-	-	-	-	-	-	-	-	-	-
12	Institutions	85,813	1,010	-	-	-	-	-	-	-	86,822
13	Corporates	11,982	16,667	17,446	18,941	19	78	9,963	3,334	9,716	451,427
14	Retail	2,371	34,927	8,696	114,053	(11,228)	654	3,187	1,792	226,648	563,073
15	Secured by mortgages on immovable property	7,820	192,187	14,389	8,029	499	444	24,751	5,099	98,634	877,618
16	Exposures in default	10	11	79	4	-	-	59	0	4,054	26,835
17	Items associated with particularly high risk	-	27,361	-	-	-	-	-	-	-	82,641
18	Covered bonds	-	-	-	-	-	-	-	-	-	-
19	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-



20	Collective investments undertakings	7,527	-	-	289	-	-	-	-	-	7,816
21	Equity exposures	11,629	4,628	-	-	-	-	-	119	-	16,458
22	Other exposures	2,557	7,501	-	-	-	-	-	-	80,499	97,579
23	<b>Total standardised approach</b>	221,022	284,291	40,611	141,341	473,880	1,325	40,835	10,344	419,582	2,793,310
24	<b>Total</b>	221,022	284,291	40,611	141,341	473,880	1,325	40,835	10,344	419,582	2,793,310

Table 16. Maturity of exposures

		a	b	c	d	e	f
		Net exposure value					
		On demand	<=1 year	>1 year <=5 years	>5 years	No stated maturity	Total
7	Central governments or central banks	90,184	52,340	265,536	54,389	-	462,450
8	Regional governments or local authorities	3,434	7,871	38,244	62,823	-	112,372
9	Public sector entities	-	250	3,977	2,861	-	7,089
10	Multilateral development banks	-	1,129	-	-	-	1,129
11	International organisations	-	-	-	-	-	-
12	Institutions	28,713	8,948	39,087	10,058	15	86,822
13	Corporates	43,016	93,433	252,539	62,193	247	451,429
14	Retail	15,272	83,311	295,374	168,296	820	563,073
15	Secured by mortgages on immovable property	-	106,981	500,431	269,912	295	877,619
16	Exposures in default	-	2,258	8,808	3,549	12,221	26,836
17	Items associated with particularly high risk	-	23,525	55,950	1,714	1,453	82,641
18	Covered bonds	-	-	-	-	-	-
19	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
20	Collective investments undertakings	-	3,762	1,313	755	1,986	7,816
21	Equity exposures	-	-	-	-	16,458	16,458
22	Other exposures	63,322	16,337	2,797	475	14,647	97,579
23	<b>Total standardised approach</b>	243,942	400,145	1,464,058	637,024	48,142	2,793,311
24	<b>Total</b>	243,942	400,145	1,464,058	637,024	48,142	2,793,311

Table 17. Credit quality of exposures by exposure class and instrument

		a	b	c	d	e	f	g
		Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulate d write-offs	Credit risk adjustment charges of the period	Net values (a+b-c-d)
		Defaulted exposures	Non-defaulted exposures					
16	Central governments or central banks	-	462,511	61	-	-	-	462,450
17	Regional governments or local authorities	-	112,443	71	-	-	( 162)	112,372





18	Public sector entities	-	7,093	4	-	-	( 95)	7,089
19	Multilateral development banks	-	1,129	-	-	-	-	1,129
20	International organisations	-	-	-	-	-	-	-
21	Institutions	-	86,848	26	-	-	9	86,822
22	Corporates	-	452,952	1,525	-	-	466	451,427
23	<i>Of which: SMEs</i>	-	15,231	-	-	-	( 26)	15,231
24	Retail	-	566,493	3,420	-	-	5,836	563,073
25	<i>Of which: SMEs</i>	-	206,375	543	-	-	( 55)	205,832
26	Secured by mortgages on immovable property	-	880,545	2,927	-	-	-	877,618
27	<i>Of which: SMEs</i>	-	116,208	734	-	-	-	115,474
28	Exposures in default	42,161	-	15,326	-	-	-	26,835
29	Items associated with particularly high risk	-	84,266	1,624	-	12,283	-	82,642
30	Covered bonds	-	-	-	-	-	-	-
31	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-
32	Collective investments undertakings	-	7,854	38	-	-	( 16)	7,816
33	Equity exposures	-	16,458	-	-	-	-	16,458
34	Other exposures	-	101,518	3,939	-	-	2,633	97,579
<b>35</b>	<b>Total standardised approach</b>	42,161	2,780,110	28,961	-	12,283	8,678	2,793,310
<b>36</b>	<b>Total</b>	42,161	2,780,110	28,961	-	12,283	-	2,793,310
37	Of which: Loans	42,161	1,920,679	-	-	-	-	1,962,840
38	Of which: Debt securities	-	544,727	-	-	-	-	544,727
39	Of which: Off-balance-sheet exposures	-	314,704	-	-	-	-	314,704

Table 18. Credit quality of exposures by industry or counterparty types

		a	b	c	d	e	f	g
		Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges	Net values (a+b-c-d)
		Defaulted exposures	Non-defaulted exposures					
1	Agriculture, forestry and fishing	7,118	136,617	1,909	-	59	1,098	141,826
2	Mining and quarrying	1,771	17,331	740	-	-	266	18,362
3	Manufacturing	9,730	308,518	6,394	-	4,547	2,734	311,854
4	Electricity, gas, steam and air conditioning supply	36	74,628	151	-	-	194	74,513
5	Water supply	132	22,099	124	-	-	284	22,107
6	Construction	3,131	154,184	1,775	-	1,676	( 41)	155,540
7	Wholesale and retail trade	9,238	209,429	3,081	-	955	491	215,586
8	Transport and storage	275	119,759	294	-	47	149	119,740
9	Accommodation and food service activities	1,396	58,418	1,141	-	430	( 578)	58,673
10	Information and communication	22	41,872	15	-	-	7	41,879



11	Real estate activities	274	285,845	1,828	-	1,173	342	284,291
12	Professional, scientific and technical activities	81	40,553	23	-	1	(134)	40,611
13	Administrative and support service activities	2,661	140,154	1,474	-	-	545	141,341
14	Public administration and defence, compulsory social security	-	474,002	122	-	-	(237)	473,880
15	Education	21	1,324	20	-	-	(12)	1,325
16	Human health services and social work activities	154	41,241	560	-	-	686	40,835
17	Arts, entertainment and recreation	12	10,387	55	-	-	(193)	10,344
18	Other services	6,109	643,750	9,255	-	3,395	3,077	640,604
<b>19</b>	<b>Total</b>	<b>42,161</b>	<b>2,780,110</b>	<b>28,961</b>	<b>-</b>	<b>12,283</b>	<b>8,678</b>	<b>2,793,310</b>

Table 19. Credit quality of exposures by geography

		a	b	c	d	e	f	g
		Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges	Net values (a+b-c-d-e)
		Defaulted exposures	Defaulted exposures					
1	Europe	42,161	2,707,920	28,944	-	12,283	8,678	2,721,137
2	Lithuania	42,161	2,447,955	28,876	-	12,283	8,678	2,461,240
3	Poland	-	27,791	3	-	-	-	27,788
4	France	-	20,636	5	-	-	-	20,631
5	Romania	-	9,604	5	-	-	-	9,599
6	The Netherlands	-	29,316	17	-	-	-	29,299
7	Italy	-	18,840	9	-	-	-	18,831
8	Ireland	-	20,901	4	-	-	-	20,897
9	Other country	-	132,877	25	-	-	-	132,852
10	America	-	65,976	16	-	-	-	65,960
11	Asia, Oceania and Australia	-	6,214	1	-	-	-	6,213
12	Africa	-	-	-	-	-	-	-
<b>13</b>	<b>Total</b>	<b>42,161</b>	<b>2,780,110</b>	<b>28,961</b>	<b>-</b>	<b>12,283</b>	<b>8,678</b>	<b>2,793,310</b>

Table 20. Ageing of past-due exposures

		a	b	c	d	e	f
		Gross carrying values					
		≤30 days	>30 days ≤60 days	>60 days ≤ 90 days	>90 days ≤180 days	>180 days ≤1 year	>1 year
1	Loans	61,442	4,444	8,056	7,328	9,303	23,824
2	Debt securities	-	-	-	-	-	-
<b>3</b>	<b>Total exposures</b>	<b>61,442</b>	<b>4,444</b>	<b>8,056</b>	<b>7,328</b>	<b>9,303</b>	<b>23,824</b>



Table 21. Non-performing and forborne exposures

	a	b	c	d	e	f	g
Gross carrying amount of performing and non-performing exposures							
		Of which performing but past due > 30 days and <= 90 days	Of which performing forborne		Of which non-performing		
					Of which defaulted	Of which impaired	Of which forborne
1	Loans	1,758,338	8,553	5	91,539	91,534	17,314
2	Debt securities	535,760	-	-	-	-	-
<b>3</b>	<b>Total exposures</b>	<b>2,294,098</b>	<b>8,553</b>	<b>5</b>	<b>91,539</b>	<b>91,534</b>	<b>17,314</b>

	h	i	j	k	l	m
Accumulated impairment and provisions and negative fair value adjustments due to credit risk				Collaterals and financial guarantees received		
	On performing exposures		On non-performing exposures		On non-performing exposures	Of which forborne exposures
		Of which forborne		Of which forborne		
1	Loans	13,606	-	29,918	5,212	251
2	Debt securities	-	-	-	-	-
<b>3</b>	<b>Total exposures</b>	<b>13,606</b>	<b>-</b>	<b>29,918</b>	<b>5,212</b>	<b>251</b>

Table 22. Changes in the stock of general and specific credit risk adjustments

	a	b
	Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
1	<b>Opening balance</b>	-
2	Increases due to amounts set aside for estimated loan losses during the period	-
3	Decreases due to amounts reversed for estimated loan losses during the period	-
4	Decreases due to amounts taken against accumulated credit risk adjustments	-
5	Transfers between credit risk adjustments	-
6	Impact of exchange rate differences	-
7	Business combinations, including acquisitions and disposals of subsidiaries	-
8	Other adjustments	-
<b>9</b>	<b>Closing balance</b>	<b>-</b>
10	Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	-
11	Specific credit risk adjustments directly recorded to the statement of profit or loss	-

Other adjustments presented in line 8 consist of: Accumulated specific credit risk adjustment - initial balance adjustment due to change in accounting principles EUR -13,716 thousand, other adjustments EUR -24 thousand.



Table 23. Changes in the stock of defaulted and impaired loans and debt securities

		a
		Gross carrying value defaulted exposures
1	<b>Opening balance</b>	43,958
2	Loans and debt securities that have defaulted or impaired since the last reporting period	13,614
3	Returned to non-defaulted status	(8,015)
4	Amounts written off	(12,283)
5	Other changes	4,887
6	<b>Closing balance</b>	42,161

Qualitative information on credit risk mitigation is presented in 2019 note to the financial statements “Financial risk management” section 1.2 “Risk limit control and mitigation policies” (page 34) and section 1.5 (d) “Information about loan collateral” (page 44).

Table 24. CRM techniques. Overview

		a	b	c	d	e
		Exposures unsecured – Carrying amount	Exposures to be secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Total loans	851,772	849,759	782,570	67,189	-
2	Total debt securities	544,626	-	-	-	-
3	<b>Total exposures</b>	<b>1,396,398</b>	<b>849,759</b>	<b>782,570</b>	<b>67,189</b>	-
4	Of which defaulted	23,243	3,590	-	3,590	-



## FORBEARANCE

Table 25. 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		Collateral 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
			Of which defaulted	Of which impaired					
1	Loans and advances	12,864	50,832	50,832	50,832	(159)	(19,686)	36,493	24,554
2	Central banks	-	-	-	-	-	-	-	-
3	General governments	-	-	-	-	-	-	-	-
4	Credit institutions	-	-	-	-	-	-	-	-
5	Other financial corporations	-	-	-	-	-	-	-	-
6	Non-financial corporations	9,774	42,479	42,479	42,479	(159)	(18,229)	29,515	20,295
7	Households	3,090	8,353	8,353	8,353	-	(1,457)	6,978	4,259
8	Debt Securities	-	-	-	-	-	-	-	-
9	Loan commitments given	27	517	-	-	-	-	-	-
<b>10</b>	<b>Total</b>	<b>12,891</b>	<b>51,349</b>	<b>50,832</b>	<b>50,832</b>	<b>(159)</b>	<b>(19,686)</b>	<b>36,493</b>	<b>24,554</b>

Table 26. Quality of forbearance

		a
		Gross carrying amount of forborne exposures
1	Loans and advances that have been forborne more than twice	49,780
2	Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	-



## NON-PERFORMING EXPOSURES

Table 27. Credit quality of performing and non-performing exposures by past due days

	a	b	c	d	e	f	g	h	i	j	k	l	
Gross carrying amount/nominal amount													
	Performing exposures			Non-performing exposures									
	Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which default ed		
1	Loans and advances	1,758,338	1,749,785	8,553	91,539	48,880	8,162	9,626	9,622	10,473	2,006	2,771	91,534
2	Central banks	90,184	90,184	-	-	-	-	-	-	-	-	-	-
3	General governments	99,878	99,878	-	-	-	-	-	-	-	-	-	-
4	Credit institutions	30,828	30,828	-	10	-	-	-	-	10	-	-	10
5	Other financial corporations	32,483	32,483	-	10	10	-	-	-	-	-	-	10
6	Non-financial corporations	1,036,531	1,035,382	1,149	71,755	41,277	5,339	3,043	8,482	9,446	1,937	2,232	71,751
7	<i>Of which SMEs</i>	897,303	896,224	1,079	67,562	37,093	5,339	3,034	8,482	9,446	1,937	2,232	67,561
8	Households	468,434	461,030	7,404	19,764	7,593	2,823	6,582	1,140	1,017	69	539	19,763
9	Debt securities	544,727	544,727	-	-	-	-	-	-	-	-	-	-
10	Central banks	-	-	-	-	-	-	-	-	-	-	-	-
11	General governments	372,317	372,317	-	-	-	-	-	-	-	-	-	-
12	Credit institutions	10,986	10,986	-	-	-	-	-	-	-	-	-	-
13	Other financial corporations	46,371	46,371	-	-	-	-	-	-	-	-	-	-
14	Non-financial corporations	115,053	115,053	-	-	-	-	-	-	-	-	-	-
15	Off-balance-sheet exposures	312,739			1,965								1,965
16	Central banks	-			-								-
17	General governments	4,679			-								-
18	Credit institutions	268			-								-
19	Other financial corporations	8,150			-								-
20	Non-financial corporations	253,198			1,946								1,946
21	Households	46,444			19								19
22	<b>Total</b>	<b>2,615,804</b>	<b>2,294,512</b>	<b>8,553</b>	<b>93,504</b>	<b>48,880</b>	<b>8,162</b>	<b>9,626</b>	<b>9,622</b>	<b>10,473</b>	<b>2,006</b>	<b>2,771</b>	<b>93,499</b>



Table 28. Performing and non-performing exposures and related provisions

	a	b	c	d	e	f	
	Gross carrying amount/nominal amount						
	Performing exposures			Non-performing exposures			
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3	
1	Loans and advances	1,758,338	1,609,312	149,026	91,539	5	91,534
2	Central banks	90,184	90,184	-	-	-	-
3	General governments	99,878	99,358	520	-	-	-
4	Credit institutions	30,828	30,828	-	10	-	10
5	Other financial corporations	32,483	27,850	4,633	10	-	10
6	Non-financial corporations	1,036,531	914,039	122,492	71,755	4	71,751
7	<i>Of which SMEs</i>	897,303	778,883	118,421	67,562	-	67,562
8	Households	468,434	447,053	21,381	19,764	1	19,763
9	Debt securities	544,727	543,541	1,186	-	-	-
10	Central banks	-	-	-	-	-	-
11	General governments	372,317	372,317	-	-	-	-
12	Credit institutions	10,986	10,806	180	-	-	-
13	Other financial corporations	46,371	46,371	-	-	-	-
14	Non-financial corporations	115,053	114,047	1,006	-	-	-
15	Off-balance-sheet exposures	312,739	303,572	9,167	1,965	-	1,965
16	Central banks	-	-	-	-	-	-
17	General governments	4,679	4,661	18	-	-	-
18	Credit institutions	268	268	-	-	-	-
19	Other financial corporations	8,150	8,150	-	-	-	-
20	Non-financial corporations	253,198	244,208	8,990	1,946	-	1,946
21	Households	46,444	46,285	159	19	-	19
22	<b>Total</b>	<b>2,615,804</b>	<b>2,456,425</b>	<b>159,379</b>	<b>93,504</b>	<b>5</b>	<b>93,499</b>

	g	h	i	j	k	l	m	n	o	
	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received		
	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	
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3				
1	Loans and advances	(13,606)	(9,156)	(4,449)	(29,918)	(2)	(29,915)	(3,683)	1,027,501	49,838
2	Central banks	-	-	-	-	-	-	-	-	-
3	General governments	(212)	(206)	(7)	-	-	-	-	1,567	-
4	Credit institutions	(13)	(13)	-	-	-	-	-	-	-



5	Other financial corporations	(55)	(1)	(54)	(10)	-	(10)	-	22,385	-
6	Non-financial corporations	(5,177)	(3,006)	(2,171)	(24,720)	(2)	(24,717)	(3,683)	847,207	40,450
7	<i>Of which SMEs</i>	(3,887)	(1,849)	(2,038)	(23,497)	-	(23,497)	-	737,415	38,842
8	Households	(8,149)	(5,931)	(2,218)	(5,188)	-	(5,188)	-	156,342	9,388
9	Debt securities	(295)	(265)	(30)	-	-	-	-	-	-
10	Central banks	-	-	-	-	-	-	-	-	-
11	General governments	(150)	(150)	-	-	-	-	-	-	-
12	Credit institutions	(9)	(4)	(5)	-	-	-	-	-	-
13	Other financial corporations	(33)	(33)	-	-	-	-	-	-	-
14	Non-financial corporations	(103)	(78)	(25)	-	-	-	-	-	-
15	Off-balance-sheet exposures	-	-	-	-	-	-	-	-	-
16	Central banks	-	-	-	-	-	-	-	-	-
17	General governments	-	-	-	-	-	-	-	-	-
18	Credit institutions	-	-	-	-	-	-	-	-	-
19	Other financial corporations	-	-	-	-	-	-	-	-	-
20	Non-financial corporations	-	-	-	-	-	-	-	-	-
21	Households	-	-	-	-	-	-	-	-	-
22	<b>Total</b>	<b>(13,901)</b>	<b>(9,421)</b>	<b>(4,479)</b>	<b>(29,918)</b>	<b>(2)</b>	<b>(29,915)</b>	<b>(3,683)</b>	<b>1,027,501</b>	<b>49,838</b>

Table 29. 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 defaulted	Of which subject to impairment			
1	On-balance-sheet exposures	2,394,604	91,539	91,534	91,534	(43,819)	-
2	Lithuania	2,064,415	91,538	91,534	91,534	(43,603)	-
3	Poland	27,790	-	-	-	(8)	-
4	Netherlands	29,315	-	-	-	(41)	-
5	United States of America	45,586	-	-	-	(31)	-
6	Other countries	227,498	1	-	-	(136)	-
7	Off-balance-sheet exposures	314,704	1,965	1,965			
8	Lithuania	314,273	1,965	1,965			-
9	Other countries	431	-	-			-
10	<b>Total</b>	<b>2,709,308</b>	<b>93,504</b>	<b>93,499</b>	<b>91,534</b>	<b>(43,819)</b>	<b>-</b>





Table 30. Credit quality of loans and advances by industry

	a	b	c	d	e	f
	Gross carrying amount			Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
	Of which non-performing					
		Of which defaulted				
1	Agriculture, forestry and fishing	49,793	3,477	3,477	49,793	(1,005)
2	Mining and quarrying	16,348	1,771	1,771	16,348	(780)
3	Manufacturing	202,630	21,842	21,840	202,630	(9,787)
4	Electricity, gas, steam and air conditioning supply	35,460	264	264	35,460	(355)
5	Water supply	19,629	495	495	19,629	(361)
6	Construction	114,088	8,155	8,155	114,088	(2,425)
7	Wholesale and retail trade	170,183	11,043	11,043	170,183	(3,556)
8	Transport and storage	90,653	840	840	90,653	(478)
9	Accommodation and food service activities	39,346	11,581	11,581	39,346	(2,436)
10	Information and communication	4,673	88	88	4,673	(26)
11	Financial and insurance activities	615	1	1	615	(6)
12	Real estate activities	212,639	5,584	5,584	212,639	(4,954)
13	Professional, scientific and technical activities	45,063	1,318	1,317	45,063	(111)
14	Administrative and support service activities	57,459	3,480	3,479	57,459	(2,085)
15	Public administration and defense, compulsory social security	-	-	-	-	-
16	Education	1,401	21	21	1,401	(20)
17	Human health services and social work activities	32,178	1,713	1,713	32,178	(1,415)
18	Arts, entertainment and recreation	9,910	81	81	9,910	(81)
19	Other services	6,218	1	1	6,218	(16)
<b>20</b>	<b>Total</b>	<b>1,108,286</b>	<b>71,755</b>	<b>71,751</b>	<b>1,108,286</b>	<b>(29,897)</b>



## COLLATERAL VALUATION

Table 31. Collateral valuation - loans and advances

	a	b	c	d	e	f	g	h	i	j	k	l	
Loans and advances													
	Performing			Non-performing									
				Unlikely to pay that are not past due or are past due ≤ 90 days						Past due > 90 days			
				Of which past due > 30 days ≤ 90 days			Of which past due > 90 days ≤ 180 days	Of which: past due > 180 days ≤ 1 year	Of which: past due > 1 years ≤ 2 years	Of which: past due > 2 years ≤ 5 years	Of which: past due > 5 years ≤ 7 years	Of which: past due > 7 years	
1	Gross carrying amount	1,849,877	1,758,338	8,553	91,539	48,880	42,659	8,162	9,625	9,622	10,473	2,030	2,747
2	<i>Of which secured</i>	1,143,414	1,069,642	3,423	73,772	42,463	31,310	6,881	8,383	6,920	7,151	1,114	861
3	<i>Of which secured with immovable property</i>	937,950	879,377	1,705	58,573	34,542	24,032	5,681	7,331	2,912	6,962	285	861
4	<i>Of which instruments with LTV higher than 60% and lower or equal to 80%</i>	126,899	121,888		5,011	1,950	3,061						
5	<i>Of which instruments with LTV higher than 80% and lower or equal to 100%</i>	39,962	30,934		9,028	5,472	3,556						
6	<i>Of which instruments with LTV higher than 100%</i>	72,170	58,769		13,401	7,317	6,084						
7	Accumulated impairment for secured assets	25,824	4,509	112	21,315	11,402	9,914	2,540	2,224	907	3,051	852	340
8	Collateral												
9	<i>Of which value capped at the value of exposure</i>	1,269,706	1,191,222	3,541	78,484	41,669	36,815	6,520	9,030	9,097	8,646	963	2,559
10	<i>Of which immovable property</i>	926,106	872,717	1,697	53,389	31,047	22,342	5,034	7,171	2,879	6,233	285	740
11	<i>Of which value above the cap</i>	2,599,469	2,435,671	4,227	163,798	118,734	45,064	4,605	8,681	18,434	9,719	1,401	2,224
12	<i>Of which immovable property</i>	1,683,625	1,620,725	1,638	62,900	43,800	19,100	3,178	7,420	2,910	4,934	216	442
13	Financial guarantees received	49,075	47,408	64	1,667	254	1,413	149	293	73	481	313	104
14	Accumulated partial write-off	3,683	-	-	3,683	-	-	-	-	-	3,683	-	-

## DISCLOSURE TEMPLATES: CHANGES IN THE STOCK OF NPLS

Table 32. Collateral valuation - loans and advances

	a	b
	Gross carrying amount	Related net accumulated recoveries
1	<b>Initial stock of non-performing loans and advances</b>	88,573
2	Inflows to non-performing portfolios	35,623
3	Outflows from non-performing portfolios	32,656
4	Outflow to performing portfolio	8,720



5	Outflow due to loan repayment, partial or total	6,389	
6	Outflow due to collateral liquidations	3,961	
7	Outflow due to taking possession of collateral	39	
8	Outflow due to sale of instruments	1,221	
9	Outflow due to risk transfers	-	
10	Outflows due to write-offs	12,283	
11	Outflow due to other situations	42	
12	Outflow due to reclassification as held for sale	-	
13	<b>Final stock of non-performing loans and advances</b>	<b>91,539</b>	

## FORECLOSED ASSETS

Table 33. Collateral obtained by taking possession and execution processes

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
1	Property, plant and equipment (PP&E)	11	-
2	Other than PP&E	851	(27)
3	<i>Residential immovable property</i>	-	-
4	<i>Commercial Immovable property</i>	-	-
5	<i>Movable property (auto, shipping, etc.)</i>	851	(27)
6	<i>Equity and debt instruments</i>	-	-
7	<i>Other</i>	-	-
8	<b>Total</b>	<b>862</b>	<b>(27)</b>

Table 34. Collateral obtained by taking possession and execution processes – vintage breakdown

		a	b	c		d		e		f		g		h		i		j		k		l	
		Debt balance reduction		Total collateral obtained by taking possession																			
		Gross carrying amount	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes
1	Collateral obtained by taking possession classified as PP&E	11		11																			



2	Collateral obtained by taking possession other than that classified as PP&E	851	(27)	851	(27)	844	(27)	7				
3	Residential immovable property											
4	Commercial immovable property											
5	Movable property (auto, shipping, etc.)	851	(27)	851	(27)	844	(27)	7				
6	Equity and debt instruments											
7	Other											
8	<b>Total</b>	862	(27)	862	(27)	844	(27)	18				

## CREDIT RISK AND CRM IN THE STANDARDISED APPROACH

Assessing exposures subject to external credit rating, the Bank uses the following well-known external credit assessment institutions (ECAI):

- Standard&Poor's
- Moody's Investors Service
- Fitch Ratings

Exposures of debt securities and institutions are subject to the external credit rating which, assessing the credit risk under the standardized method, are classified according to the issuer, issue or rating held by the institution itself. If an individual exposure has been rated by two assessment institutions then less the favourable assessment shall apply, in case three ratings are provided - two most favourable shall apply, in case two most favourable ratings do not coincide - then less favourable shall apply.

Table 35. Standardised approach – Credit risk exposure and CRM effects

	Exposure classes	a	b	c	d	e	f
		Exposures before CCF and CRM		Exposures post CCF and CRM		RWAs and RWA density	
		On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWAs	RWA density
1	Central governments or central banks	462,450	-	462,450	-	12,562	3%
2	Regional government or local authorities	108,938	3,434	108,938	1,625	15	0%
3	Public sector entities	5,893	1,196	73,082	523	5,238	7%
4	Multilateral development banks	1,129	-	1,129	-	-	0%
5	International organisations	-	-	-	-	-	-
6	Institutions	85,679	268	85,679	134	32,083	37%
7	Corporates	307,044	123,121	276,772	54,630	311,260	94%
8	Retail	457,913	104,884	439,310	45,830	342,358	71%
9	Secured by mortgages on immovable property	795,817	81,801	782,570	37,861	537,524	66%
10	Exposures in default	26,835	-	23,243	-	27,565	119%



11	Higher-risk categories	82,642	-	81,167	-	121,750	150%
12	Covered bonds	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
14	Collective investment undertakings	4,054	-	4,054	-	4,054	100%
15	Equity	16,458	-	16,458	-	32,330	196%
16	Other items	97,579	-	97,579	-	36,037	37%
17	<b>Total</b>	<b>2,452,431</b>	<b>314,704</b>	<b>2,452,431</b>	<b>140,603</b>	<b>1,462,774</b>	<b>56%</b>

Table 36. Standardised approach

	Exposure classes	Risk weight								
		0%	2%	4%	10%	20%	35%	50%	70%	75%
1	Central governments or central banks	403,074	-	-	27,712	4,571	-	8,412	-	-
2	Regional government or local authorities	110,533	-	-	-	-	-	30	-	-
3	Public sector entities	67,189	-	-	-	-	-	2,357	-	-
4	Multilateral development banks	1,129	-	-	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-	-	-	-
6	Institutions	-	-	-	-	36,458	-	49,158	-	-
7	Corporates	-	-	-	-	901	-	38,842	-	-
8	Retail	-	-	-	-	-	-	-	-	485,140
9	Secured by mortgages on immovable property	-	-	-	-	-	87,215	452,435	-	-
10	Exposures in default	-	-	-	-	-	-	-	-	-
11	Higher-risk categories	-	-	-	-	-	-	-	-	-
12	Covered bonds	-	-	-	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-
14	Collective investment undertakings	-	-	-	-	-	-	-	-	-
15	Equity	-	-	-	-	-	-	-	-	-
16	Other items	63,322	-	-	-	-	-	-	-	-
17	<b>Total</b>	<b>645,247</b>	<b>-</b>	<b>-</b>	<b>27,712</b>	<b>41,929</b>	<b>87,215</b>	<b>551,233</b>	<b>-</b>	<b>485,140</b>

	Exposure classes	Risk weight						Total	Of which unrated	
		100%	150%	250%	370%	1250%	Others			Deducted
1	Central governments or central banks	-	-	-	-	-	18,681	-	462,450	90,184
2	Regional government or local authorities	-	-	-	-	-	-	-	110,563	110,563
3	Public sector entities	4,059	-	-	-	-	-	-	73,605	69,546
4	Multilateral development banks	-	-	-	-	-	-	-	1,129	1,656
5	International organisations	-	-	-	-	-	-	-	-	-
6	Institutions	169	29	-	-	-	-	-	85,813	4,247
7	Corporates	291,659	-	-	-	-	-	-	331,402	220,444



8	Retail	-	-	-	-	-	-	-	485,140	485,140
9	Secured by mortgages on immovable property	280,781	-	-	-	-	-	-	820,431	820,431
10	Exposures in default	14,600	8,643	-	-	-	-	-	23,243	23,243
11	Higher-risk categories	-	81,167	-	-	-	-	-	81,167	81,167
12	Covered bonds	-	-	-	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-
14	Collective investment undertakings	4,054	-	-	-	-	-	-	4,054	4,054
15	Equity	5,877	-	10,581	-	-	-	-	16,458	16,458
16	Other items	33,070	-	1,187	-	-	-	-	97,579	97,579
17	<b>Total</b>	634,269	89,839	11,768	-	-	18,681	-	2,593,034	2,024,711

## CRR

Table 37. Analysis of CCR exposure by approach

	a	b	c	d	e	f	g
	Notional	Replacement cost/current market value	Potential future credit exposure	EEPE	Multiplier	EAD post CRM	RWAs
1	Mark to market	-	-	-	-	-	-
2	Original exposure	1,302	-	-	-	1,302	642
3	Standardised approach	-	853	-	0.039	33	413
4	IMM (for derivatives and SFTs)	-	-	-	-	-	-
5	<i>Of which securities financing transactions</i>	-	-	-	-	-	-
6	<i>Of which derivatives and long settlement transactions</i>	-	-	-	-	-	-
7	<i>Of which from contractual cross-product netting</i>	-	-	-	-	-	-
8	Financial collateral simple method (for SFTs)	-	-	-	-	13,536	13,536
9	Financial collateral comprehensive method (for SFTs)	-	-	-	-	-	-
10	VaR for SFTs	-	-	-	-	-	-
11	<b>Total</b>	-	-	-	-	-	14,591

Table 38. CVA capital charge

	a	b
	Exposure value	RWAs
1	Total portfolios subject to the advanced method	-
2	(i) VaR component (including the 3x multiplier)	-
3	(ii) SVaR component (including the 3x multiplier)	-
4	All portfolios subject to the standardised method	853
EU4	Based on the original exposure method	-
5	<b>Total subject to the CVA capital charge</b>	<b>853</b>



Table 39. Exposures to CCPs

		a	b
		EAD post CRM	RWAs
<b>1</b>	<b>Exposures to QCCPs (total)</b>		-
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	-	-
3	(i) OTC derivatives	-	-
4	(ii) Exchange-traded derivatives	-	-
5	(iii) SFTs	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-
7	Segregated initial margin	-	
8	Non-segregated initial margin	-	-
9	Prefunded default fund contributions	-	-
10	Alternative calculation of own funds requirements for exposures		-
<b>11</b>	<b>Exposures to non-QCCPs (total)</b>		14,178
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	14,838	14,178
13	(i) OTC derivatives	-	-
14	(ii) Exchange-traded derivatives	-	-
15	(iii) SFTs	1,302	642
16	(iv) Netting sets where cross-product netting has been approved	-	-
17	Segregated initial margin	-	
18	Non-segregated initial margin	-	-
19	Prefunded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

Table 40. Standardised approach – CCR exposures by regulatory portfolio and risk

	Exposure classes	Risk weight						
		0%	2%	4%	10%	20%	50%	70%
1	Central governments or central banks	-	-	-	-	-	-	-
2	Regional government or local authorities	-	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-	-
4	Multilateral development banks	-	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-	-
6	Institutions	-	-	-	-	699	176	
7	Corporates	-	-	-	-	-	-	-
8	Retail	-	-	-	-	-	-	-
9	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-
10	Other items	-	-	-	-	-	-	-
<b>11</b>	<b>Total</b>	-	-	-	-	699	176	-



	Exposure classes	Risk weight				Total	Of which unrated
		75%	100%	150%	Others		
1	Central governments or central banks	-	-	-	-	-	-
2	Regional government or local authorities	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-
4	Multilateral development banks	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-
6	Institutions	-	-	-	-	875	492
7	Corporates	-	12,684	-	-	12,684	12,684
8	Retail	50	-	-	-	50	50
9	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
10	Other items	-	1,229	-	-	1,229	1,229
11	<b>Total</b>	50	13,913	-	-	14,838	14,457

Table 41. Impact of netting and collateral held on exposure values

		a	b	c	d	e
		Gross positive fair value or net carrying amount	Netting benefits	Netted current credit exposure	Collateral held	Net credit exposure
1	<b>Derivatives</b>	1,302	-	1,302	-	1,302
2	<b>SFTs</b>	24,873	11,337	13,536	-	13,536
3	Cross-product netting	-	-	-	-	-
4	<b>Total</b>	26,175	11,337	14,838	-	14,838

## ASSET ENCUMBRANCE<sup>1</sup>

### Template A. Encumbered and unencumbered assets

		Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets	
			of which notionally eligible EHQLA and HQLA		of which notionally eligible EHQLA and HQLA		of which EHQLA and HQLA		of which EHQLA and HQLA
		010	030	040	050	060	080	090	100
010	Assets of the reporting institution	10 886	5 704			2 359 658	579 092		
030	Equity instruments	-	-			5 739	-		
040	Debt securities	5 704	5 704	5 871	5 871	603 668	506 936	630 547	524 268
050	of which: covered bonds	-	-	-	-	-	-	-	-

<sup>1</sup> Asset Encumbrance tables updated on 01/10/2020





060	of which: asset-backed securities	-	-	-	-	-	-	-	-
070	of which: issued by general governments	5 704	5 704	5 871	5 871	412 397	396 824	428 009	411 016
080	of which: issued by financial corporations	-	-	-	-	69 920	52 055	73 023	53 583
090	of which: issued by non-financial corporations	-	-	-	-	123 021	59 370	127 846	61 749
120	Other assets	5 101	-			1 753 707	54 918		

### Template B. Collateral received

		Fair value of encumbered collateral received or own debt securities issued		Unencumbered	
		010	of which notionally eligible EHQLA and HQLA 030	Fair value of collateral received or own debt securities issued available for encumbrance	
				040	of which EHQLA and HQLA 060
130	Collateral received by the reporting institution	-	-	-	-
140	Loans on demand	-	-	-	-
150	Equity instruments	-	-	-	-
160	Debt securities	-	-	-	-
170	of which: covered bonds	-	-	-	-
180	of which: asset-backed securities	-	-	-	-
190	of which: issued by general governments	-	-	-	-
200	of which: issued by financial corporations	-	-	-	-
210	of which: issued by non-financial corporations	-	-	-	-
220	Loans and advances other than loans on demand	-	-	-	-
230	Other collateral received	-	-	-	-
240	Own debt securities issued other than own covered bonds or asset-backed securities	-	-	-	-
241	Own covered bonds and asset-backed securities issued and not yet pledged			-	-
250	TOTAL ASSETS, COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED	68 108	5 704		



### Template C. Sources of encumbrance

		Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and ABSs encumbered
		010	030
010	Carrying amount of selected financial liabilities	23 512	67 159

### Template D. Accompanying narrative information

Due to the relatively small volume of encumbered assets, the importance of encumbrance to the institution's business model is low.

About 3 % of items included in column 060 'Carrying amount of unencumbered assets' and row 120 'Other assets' in Template A are not available for encumbrance in the normal course of business (Derivatives; Investments in subsidiaries, joint ventures and associates; Tangible assets; Intangible assets; Tax assets; Other assets; Non-current assets and disposal groups classified as held for sale).

Median exposure values are derived as median of the sums of four quarterly end-of-period values over the previous 12 months period.

## MARKET RISK

Table 42. Market risk under the standardised approach

		a	b
		RWAs	Capital requirements
Outright products			
1	Interest rate risk (general and specific)	17,645	1,412
2	Equity risk (general and specific)	1,616	129
3	Foreign exchange risk	-	-
4	Commodity risk	-	-
Options			
5	Simplified approach	-	-
6	Delta-plus method	-	-
7	Scenario approach	-	-
8	Securitisation (specific risk)	-	-
9	<b>Total</b>	19,261	1,541



## REMUNERATION

Information on remuneration policies is provided in the Consolidated Annual Report 2019, section “Remuneration Policy” (page 147).

## LEVERAGE RATIO

Table LRSum. Summary reconciliation of accounting assets and leverage ratio exposures

		Applicable Amount
1	Total assets as per published financial statements	2,478,304
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	-
3	(Adjustment for fiduciary assets recognized on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013)	-
4	Adjustments for derivative financial instruments	866
5	Adjustment for securities financing transactions (SFTs)	(11,337)
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	314,704
EU-6a	(Adjustment for intragroup exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(7) of Regulation (EU) No 575/2013)	
EU-6b	(Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(14) of Regulation (EU) No 575/2013)	
7	Other adjustments	(21,269)
8	<b>Leverage ratio total exposure measure</b>	<b>2,761,268</b>

Table LRCom. Leverage ratio common disclosure

		CRR leverage ratio exposures
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	2,455,395
2	(Asset amounts deducted in determining Tier 1 capital)	(2,980)
3	<b>Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)</b>	<b>2,452,415</b>
<b>Derivative exposures</b>		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	436
5	Add-on amounts for PFE associated with all derivatives transactions (mark- to-market method)	866
EU-5a	Exposure determined under Original Exposure Method	-
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	



		-
8	(Exempted CCP leg of client-cleared trade exposures)	-
9	Adjusted effective notional amount of written credit derivatives	-
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11	<b>Total derivatives exposures (sum of lines 4 to 10)</b>	1,302
<b>SFT exposures</b>		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	24,873
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(11,337)
14	Counterparty credit risk exposure for SFT assets	-
EU-14a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429b(4) and 222 of Regulation (EU) No 575/2013	-
15	Agent transaction exposures	-
EU-15a	(Exempted CCP leg of client-cleared SFT exposure)	-
16	<b>Total securities financing transaction exposures (sum of lines 12 to 15a)</b>	13,536
<b>Other off-balance sheet exposures</b>		
17	Off-balance sheet exposures at gross notional amount	314,704
18	(Adjustments for conversion to credit equivalent amounts)	-
19	<b>Other off-balance sheet exposures (sum of lines 17 and 18)</b>	314,704
<b>Exempted exposures in accordance with Article 429(7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)</b>		
EU-19a	(Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	-
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	-
<b>Capital and total exposure measure</b>		
20	<b>Tier 1 capital</b>	248,539
21	<b>Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)</b>	2,781,957
<b>Leverage ratio</b>		
22	<b>Leverage ratio</b>	8,93%
<b>Choice on transitional arrangements and amount of derecognised fiduciary items</b>		
EU-23	Choice on transitional arrangements for the definition of the capital measure	Transitional
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) No 575/2013	-

Table LRSpl. Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		<b>CRR leverage ratio exposures</b>
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	2,468,771
EU-2	Trading book exposures	16,340
EU-3	Banking book exposures, of which:	2,452,431



EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	578,410
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	-
EU-7	Institutions	85,679
EU-8	Secured by mortgages of immovable properties	878,459
EU-9	Retail exposures	457,913
EU-10	Corporates	307,044
EU-11	Exposures in default	26,835
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	118,091

Table LRQua: Free format text boxes for disclosure on qualitative items  
In 2019 there were no significant factors that influenced the leverage ratio

## LIQUIDITY RISK

In the course of its activities and in pursuit of strategic objectives, the financial group takes on the risk of liquidity, appetite of which is defined in the Strategic Plan of the Bank based on the assessment of current and future activities. Liquidity risk management applied by the Group both under normal operating conditions and in case of difficulty is thoroughly assessed during ILAAP. The objective of ILAAP is to ensure effective functioning of the liquidity risk management mechanism within the group including processes for identifying, managing, monitoring and reporting liquidity risk; adequate internal control mechanisms including sound management and accounting procedures; as well as stress testing.

Liquidity risk management depends on the ability of the Financial Group to cover the shortage of financial resources by borrowing from the market and on the market liquidity itself. The Group seeks to be independent of the ability to borrow from the market in the event of liquidity problems and uses the theoretical scenario to exclude borrowing from the market for the purpose of the liquidity management strategy. For this reason, the Financial Group's liquidity margin has to be formed of high-quality assets that can easily be converted into cash without any restrictions and with minimal losses, ensuring the proper fulfillment of obligations, both in normal and unfavorable conditions.

Liquidity risk management is ensured by clearly defined and documented limits, other limitations setting, monitoring, control system and procedures that are in line with the level of liquidity risk assumed by the Financial Group, taking into account current and foreseeable future activities. Decisions related to liquidity management are taken by the Bank's Risk Management Committee on the basis of information provided by the Bank's Risk Management and Reporting Department or the Bank's Board on the basis of information provided by the Risk Management Committee. The Market and Treasury Department constantly evaluates and monitors the need for net financing (liquidity) in the short run. The liquidity risk management of this period is based on cash flow analysis and forecasting.

More details are provided in the Financial Risk Management disclosure (pg. 65) in notes to the financial statements for the year ended 31 December 2019.



LCR disclosure template, on quantitative information of LCR which complements Article 435(1)(f) of Regulation (EU) No 575/2013.

Scope of consolidation (consolidated) Currency and units (EUR thousand)		Total unweighted value (average)			
		31-03-2019	30-06-2019	30-09-2019	31-12-2019
Number of data points used in the calculation of averages		12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>					
1	Total high-quality liquid assets (HQLA)				
<b>CASH – OUTFLOWS</b>					
2	Retail deposits and deposits from small business customers, of which:	1,390,098	1,318,408	1,238,478	1,218,125
3	<i>Stable deposits</i>	943,260	870,040	794,077	771,427
4	<i>Less stable deposits</i>	413,132	413,740	408,185	408,110
5	Unsecured wholesale funding	293,494	292,703	294,423	305,245
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-	-	-
7	<i>Non -operational deposits (all counterparties)</i>	270,881	265,869	261,950	269,492
8	<i>Unsecured debt</i>	22,613	26,834	32,472	35,752
9	Secured wholesale funding				
10	Additional requirements	105,725	67,330	28,278	164
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	318	220	198	164
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-
13	<i>Credit and liquidity facilities</i>	105,407	67,109	28,080	-
14	Other contractual funding obligations	6,576	6,083	6,169	6,107
15	Other contingent funding obligations	91,207	167,694	251,305	306,042
16	<b>TOTAL CASH OUTFLOWS</b>				
<b>CASH – INFLOWS</b>					
17	Secured lending (e . g . reverse repos)	3,926	4,678	12,000	10,842
18	Inflows from fully performing exposures	69,743	68,922	69,792	71,190
19	Other cash inflows	16,730	17,509	24,127	25,145
ES-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)				
ES-19b	(Excess inflows from a related specialised credit institution)				
20	<b>TOTAL CASH INFLOWS</b>	90,398	91,108	105,919	107,176
ES-20a	<i>Fully exempt inflows</i>	-	-	-	-
ES-20b	<i>Inflows subject to 90% cap</i>	-	-	-	-
ES-20c	<i>Inflows subject to 75% cap</i>	90,398	91,108	105,919	107,176
<b>TOTAL ADJUSTED VALUE</b>					
21	<b>LIQUIDITY BUFFER</b>				
22	<b>TOTAL NET CASH OUTFLOWS</b>				
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>				



Scope of consolidation (consolidated) Currency and units (EUR thousand)		Total weighted value (average)			
		31-03-2019	30-06-2019	30-09-2019	31-12-2019
Quarter ending on					
Number of data points used in the calculation of averages		12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>					
1	Total high-quality liquid assets (HQLA)	602,867	604,284	579,300	570,097
<b>CASH – OUTFLOWS</b>					
2	Retail deposits and deposits from small business customers, of which:	133,316	130,854	127,994	129,118
3	<i>Stable deposits</i>	47,163	43,502	39,704	38,571
4	<i>Less stable deposits</i>	52,447	52,724	52,073	51,959
5	Unsecured wholesale funding	144,315	147,639	153,552	161,706
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-	-	-
7	<i>Non -operational deposits (all counterparties)</i>	121,702	120,806	121,080	125,953
8	<i>Unsecured debt</i>	22,613	26,834	32,472	35,752
9	Secured wholesale funding	-	-	-	-
10	Additional requirements	10,712	6,835	2,966	164
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	318	220	198	164
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-
13	<i>Credit and liquidity facilities</i>	10,395	6,614	2,768	-
14	Other contractual funding obligations	6,576	6,083	6,169	6,107
15	Other contingent funding obligations	4,560	8,281	12,130	14,500
16	<b>TOTAL CASH OUTFLOWS</b>	299,480	299,692	302,810	311,596
<b>CASH – INFLOWS</b>					
17	Secured lending (e . g . reverse repos)	2,509	3,261	9,110	9,369
18	Inflows from fully performing exposures	51,367	49,867	49,275	49,424
19	Other cash inflows	16,730	17,509	24,127	25,145
ES-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)	-	-	-	-
ES-19b	(Excess inflows from a related specialised credit institution)	-	-	-	-
20	<b>TOTAL CASH INFLOWS</b>	70,605	70,637	82,512	83,937
ES-20a	<b>Fully exempt inflows</b>	-	-	-	-
ES-20b	<b>Inflows subject to 90% cap</b>	-	-	-	-
ES-20c	<b>Inflows subject to 75% cap</b>	70,605	70,637	82,512	83,937
<b>TOTAL ADJUSTED VALUE</b>					
21	<b>LIQUIDITY BUFFER</b>	602,867	604,284	579,300	570,097
22	<b>TOTAL NET CASH OUTFLOWS</b>	228,875	229,056	220,298	227,659
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>	263.41	263.82	262.96	250.42



Scope of consolidation (solo) Currency and units (EUR thousand)		Total unweighted value (average)			
		31-03-2019	30-06-2019	30-09-2019	31-12-2019
Quarter ending on		31-03-2019	30-06-2019	30-09-2019	31-12-2019
Number of data points used in the calculation of averages		12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>					
1	Total high-quality liquid assets (HQLA)				-
<b>CASH – OUTFLOWS</b>					
2	Retail deposits and deposits from small business customers, of which:	1,390,098	1,318,408	1,238,478	1,218,125
3	<i>Stable deposits</i>	943,260	870,040	794,077	771,427
4	<i>Less stable deposits</i>	413,132	413,740	408,185	408,110
5	Unsecured wholesale funding	294,324	293,534	295,253	306,252
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-	-	-
7	<i>Non -operational deposits (all counterparties)</i>	271,710	266,701	262,781	270,500
8	<i>Unsecured debt</i>	22,613	26,833	32,472	35,752
9	Secured wholesale funding				
10	Additional requirements	114,680	73,623	31,129	164
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	318	220	198	164
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-
13	<i>Credit and liquidity facilities</i>	114,362	73,402	30,931	0
14	Other contractual funding obligations	6,127	5,510	5,537	5,400
15	Other contingent funding obligations	99,662	186,010	275,619	337,668
16	<b>TOTAL CASH OUTFLOWS</b>				
<b>CASH – INFLOWS</b>					
17	Secured lending (e . g . reverse repos)	3,926	4,678	12,000	10,842
18	Inflows from fully performing exposures	65,169	64,206	64,806	65,849
19	Other cash inflows	16,366	17,127	23,740	24,771
ES-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)				
ES-19b	(Excess inflows from a related specialised credit institution)				
20	<b>TOTAL CASH INFLOWS</b>	85,460	86,011	100,546	101,461
ES-20a	<b>Fully exempt inflows</b>	-	-	-	-
ES-20b	<b>Inflows subject to 90% cap</b>	-	-	-	-
ES-20c	<b>Inflows subject to 75% cap</b>	85,460	86,011	100,546	101,461
<b>TOTAL ADJUSTED VALUE</b>					
21	<b>LIQUIDITY BUFFER</b>				
22	<b>TOTAL NET CASH OUTFLOWS</b>				
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>				





Scope of consolidation (solo) Currency and units EUR thousand		Total weighted value (average)			
		31-03-2019	30-06-2019	30-09-2019	31-12-2019
Quarter ending on					
Number of data points used in the calculation of averages		12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>					
1	Total high-quality liquid assets (HQLA)	602,794	604,206	579,224	570,014
<b>CASH – OUTFLOWS</b>					
2	Retail deposits and deposits from small business customers, of which:	133,316	130,854	127,994	129,118
3	<i>Stable deposits</i>	47,163	43,502	39,704	38,571
4	<i>Less stable deposits</i>	52,447	52,724	52,073	51,959
5	Unsecured wholesale funding	145,143	148,470	154,381	162,712
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-	-	-
7	<i>Non -operational deposits (all counterparties)</i>	122,530	121,636	121,909	126,960
8	<i>Unsecured debt</i>	22,613	26,833	32,472	35,752
9	Secured wholesale funding	-	-	-	-
10	Additional requirements	11,608	7,464	3,251	164
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	318	220	198	164
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-
13	<i>Credit and liquidity facilities</i>	11,290	7,243	3,053	0
14	Other contractual funding obligations	6,127	5,510	5,537	5,400
15	Other contingent funding obligations	4,983	9,197	13,345	16,082
16	<b>TOTAL CASH OUTFLOWS</b>	301,177	301,495	304,508	313,476
<b>CASH – INFLOWS</b>					
17	Secured lending (e . g . reverse repos)	2,509	3,261	9,110	9,369
18	Inflows from fully performing exposures	48,979	47,398	46,666	46,633
19	Other cash inflows	16,366	17,127	23,740	24,771
ES-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)	-	-	-	-
ES-19b	(Excess inflows from a related specialised credit institution)	-	-	-	-
20	<b>TOTAL CASH INFLOWS</b>	67,854	67,786	79,516	80,773
ES-20a	<b>Fully exempt inflows</b>	-	-	-	-
ES-20b	<b>Inflows subject to 90% cap</b>	-	-	-	-
ES-20c	<b>Inflows subject to 75% cap</b>	67,854	67,786	79,516	80,773
<b>TOTAL ADJUSTED VALUE</b>					
21	<b>LIQUIDITY BUFFER</b>	602,794	604,206	579,224	570,014
22	<b>TOTAL NET CASH OUTFLOWS</b>	233,323	233,709	224,992	232,703
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>	258.35	258.53	257.44	244.95