

**REPORT ON RISK AND CAPITAL MANAGEMENT
PILLAR3 OF THE BASEL
FOR THE FIRST HALF OF THE YEAR 2020
DISCLOSURE OF INFORMATION UNDER PART EIGHT OF REGULATION (EU) No 575/2013**

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OWNS FUNDS

Table 1. 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
		Financial group	
1	Capital instruments and the related share premium accounts	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	104,909	26 (1) (c)
3	Accumulated other comprehensive income (and other reserves)	13,141	26 (1)
3a	Provisions for general banking risk	14,246	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)
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	309,935	Sum of rows 1-5a
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(53)	34, 105
8	Intangible assets (net of related tax liability) (negative amount)	(2,720)	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)	(19)	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	(9,233)	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	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(12,025)	Sum of rows 7-20a, 21, 22 and 25a-27
29	Common equity tier 1 capital (CET1)	297,910	Row 6 minus row 28
Additional Tier 1 (AT1) capital: Instruments			
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	Additional Tier 1 (AT1) capital before regulatory adjustments		Sum of rows 30, 33 and 34
Additional Tier 1 (AT1) capital: regulatory adjustments			
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	Total regulatory adjustments to Additional Tier 1 (AT1) capital		Sum of rows 37 to 42

44	Additional Tier 1 (AT1) capital		Row 36 minus row 43
45	Tier 1 capital (T1 = CET1 + AT1)	297,910	Sum of row 29 and row 44
Tier 2 (T2) capital: Instruments and provisions			
46	Capital instruments and the related share premium accounts	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	
Tier 2 (T2) capital: regulatory adjustments			
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	Total regulatory adjustments to Tier 2 (T2) capital		Sum of rows 52 to 56
58	Tier 2 capital (T2)	20,000	Row 51 minus row 57
59	Total capital (TC = T1 + T2)	317,910	Sum of row 45 and row 58
60	Total risk weighted assets	1,686,955	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	17.66%	92 (2) (a)
62	Tier 1 (as a percentage of total risk exposure amount)	17.66%	92 (2) (b)
63	Total capital (as a percentage of total risk exposure amount)	18.85%	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)	13.40%	CRD 128, 129, 130, 131, 133
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical buffer requirement	0.00%	
67	of which: systemic risk buffer requirement	0.00%	
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	0.50%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	4.26%	CRD 128
69	[non relevant in EU regulation]		

70	[non relevant in EU regulation]		
71	[non relevant in EU regulation]		
Amounts below the thresholds for deduction (before risk weighting)			
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)		36 (1) (c), 38, 48
Applicable caps on the inclusion of provisions In Tier 2			
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
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		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 2. Overview of RWAs

		RWAs		Minimum capital requirements
		30.06.2020	31.03.2020	30.06.2020
1	Credit risk (excluding CCR)	1,510,774	1,526,329	120,862
2	Of which the standardised approach	1,510,774	1,526,329	120,862
3	Of which the foundation IRB (FIRB) approach	-	-	-
4	Of which the advanced IRB (AIRB) approach	-	-	-
5	Of which equity IRB under the simple risk-weighted approach or the IMA	-	-	-
6	CCR	400	550	32
7	Of which mark to market	-	-	-
8	Of which original exposure	-	-	-
9	Of which the standardised approach	400	550	32
10	Of which internal model method (IMM)	-	-	-
11	Of which risk exposure amount for contributions to the default fund of a CCP	-	-	-
12	Of which CVA	-	-	-
13	Settlement risk	-	-	-
14	Securitisation exposures in the banking book (after the cap)	-	-	-
15	Of which IRB approach	-	-	-
16	Of which IRB supervisory formula approach (SFA)	-	-	-
17	Of which internal assessment approach (IAA)	-	-	-
18	Of which standardised approach	-	-	-
19	Market risk	14,144	18,888	1,132
20	Of which the standardised approach	14,144	18,888	1,132
21	Of which IMA	-	-	-
22	Large exposures	-	-	-
23	Operational risk	161,637	161,637	12,931
24	Of which basic indicator approach	161,637	161,637	12,931
25	Of which standardised approach	-	-	-
26	Of which advanced measurement approach	-	-	-
27	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
28	Floor adjustment	-	-	-
29	Total	1,686,955	1,707,404	134,956

Table 3. Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs

		30.06.2020	31.03.2020	31.12.2019	30.09.2019
Available capital (amounts)					
1	Common Equity Tier 1 (CET1) capital	297,910	298,584	248,539	251,049
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	279,117	283,536	221,124	227,721
3	Tier 1 capital	297,910	298,584	248,539	251,049
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	279,117	283,536	221,124	227,721
5	Total capital	317,910	318,584	268,539	251,049
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	299,117	303,536	241,124	227,721
Risk-weighted assets (amounts)					
7	Total risk-weighted assets	1,686,955	1,707,404	1,658,263	1,633,568
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,677,516	1,698,036	1,642,923	1,621,286
Capital ratios					
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	17.66%	17.49%	14.99%	15.37%
10	Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.64%	16.70%	13.46%	14.05%
11	Tier 1 (as a percentage of risk exposure amount)	17.66%	17.49%	14.99%	15.37%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.64%	16.70%	13.46%	14.05%
13	Total capital (as a percentage of risk exposure amount)	18.85%	18.66%	16.19%	15.37%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.83%	17.88%	14.68%	14.05%
Leverage ratio					
15	Leverage ratio total exposure measure	3,013,706	2,914,762	2,781,942	2,729,918
16	Leverage ratio	9.89%	10.24%	8.93%	9.20%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9.26%	9.73%	7.95%	8.34%

AB Šiaulių bankas from 1st January 2018 transitioned to IFRS 9 and exercised the option under Article 473a paragraph 1 of CRR for institutions to apply transitional measures to mitigate the effect of the introduction of IFRS 9 on own funds, and opted to apply the paragraph 4 of Article 473a of CRR, i.e. dynamic component. The Bank did not change its 2018. initial decision.

Table 4. 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)	10,859
Total RWAs	27,148

CREDIT RISK AND GENERAL INFORMATION ON CRM

Table 5. 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	Accumulated 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	-	654,500	113	-	-	-	654,387
17	Regional governments or local authorities	-	101,409	263	-	-	283	101,146
18	Public sector entities	-	7,412	51	-	-	81	7,361
19	Multilateral development banks	-	1,115	-	-	-	-	1,115
20	International organisations	-	-	-	-	-	-	-
21	Institutions	-	81,574	36	-	-	-	81,538
22	Corporates	-	422,110	2,454	-	-	1,494	419,656
23	<i>Of which: SMEs</i>	-	10,098	-	-	-	(4)	10,098
24	Retail	-	542,694	7,127	-	-	1,618	535,567
25	<i>Of which: SMEs</i>	-	181,714	1,731	-	-	1,024	179,983
26	Secured by mortgages on immovable property	-	963,309	4,863	-	-	2,024	958,446
27	<i>Of which: SMEs</i>	-	112,081	801	-	-	140	111,280
28	Exposures in default	47,524	-	19,509	-	4,845	1,760	28,015
29	Items associated with particularly high risk	-	90,750	958	-	-	192	89,792
30	Covered bonds	-	-	-	-	-	-	-
31	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-
32	Collective investments undertakings	-	8,128	67	-	-	63	8,061
33	Equity exposures	-	16,717	-	-	-	-	16,717
34	Other exposures	-	124,038	3,637	-	-	1,905	120,401
35	Total standardised approach	47,524	3,013,756	39,077	-	4,845	9,420	3,022,203
36	Total	47,524	3,013,756	39,077	-	4,845	9,420	3,022,203
37	Of which: Loans	47,524	2,148,471	-	-	-	-	2,195,995
38	Of which: Debt securities	-	662,405	-	-	-	-	662,405
39	Of which: Off-balance-sheet exposures	-	250,404	-	-	-	-	250,404

Table 6. 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
		Defaulted exposures	Non-defaulted exposures					
1	Agriculture, forestry and fishing	9,817	122,694	4,055	-	-	1,271	128,456
2	Mining and quarrying	1,691	18,036	696	-	80	29	19,031
3	Manufacturing	15,549	265,234	9,104	-	4	1,308	271,679
4	Electricity, gas, steam and air conditioning supply	34	74,320	182	-	-	(34)	74,172
5	Water supply	65	22,329	79	-	-	(208)	22,315
6	Construction	2,266	141,924	1,813	-	3,233	134	142,376
7	Wholesale and retail trade	8,876	178,291	5,463	-	-	1,966	181,705
8	Transport and storage	174	102,465	511	-	-	414	102,128
9	Accommodation and food service activities	4,353	60,398	1,924	-	-	356	62,827
10	Information and communication	24	45,436	32	-	-	6	45,428
11	Real estate activities	175	268,828	1,485	-	-	218	267,518
12	Professional, scientific and technical activities	73	18,820	62	-	-	53	18,831
13	Administrative and support service activities	42	42,416	349	-	-	1,547	42,109
14	Public administration and defence, compulsory social security	-	566,518	387	-	-	322	566,132
15	Education	-	1,137	4	-	-	5	1,133
16	Human health services and social work activities	62	42,986	952	-	-	222	42,096
17	Arts, entertainment and recreation	49	10,108	164	-	-	96	9,993
18	Other services	4,274	1,031,817	11,817	-	1,528	1,714	1,024,274
19	Total	47,524	3,013,756	39,077	-	4,845	9,420	3,022,203

Table 7. 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
		Defaulted exposures	Non-Defaulted exposures					
1	Lithuania	47,524	2,694,219	38,953	-	4,845	9,420	2,702,790
2	Poland	-	17,609	3	-	-	-	17,606
3	France	-	20,796	7	-	-	-	20,789
4	Romania	-	10,555	8	-	-	-	10,547
5	The Netherlands	-	30,528	20	-	-	-	30,508
6	Italy	-	17,660	12	-	-	-	17,648
7	Ireland	-	13,886	5	-	-	-	13,881

8	Other country	-	139,277	42	-	-	-	139,235
9	America	-	63,744	25	-	-	-	63,719
10	Asia, Oceania and Australia	-	5,482	2	-	-	-	5,480
11	Africa	-	-	-	-	-	-	-
12	Total	47,524	3,013,756	39,077	-	4,845	9,420	3,022,203

Table 8. Changes in the stock of general and specific credit risk adjustments

		a	b
		Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
1	Opening balance	50,300	-
2	Increases due to amounts set aside for estimated loan losses during the period	21,827	-
3	Decreases due to amounts reversed for estimated loan losses during the period	(12,407)	-
4	Decreases due to amounts taken against accumulated credit risk adjustments	(4,916)	-
5	Transfers between credit risk adjustments	-	-
6	Impact of exchange rate differences	-	-
7	Business combinations, including acquisitions and disposals of subsidiaries	-	-
8	Other adjustments	(4)	-
9	Closing balance	54,800	-
10	Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	2,162	-
11	Specific credit risk adjustments directly recorded to the statement of profit or loss	-	-

Table 9. Changes in the stock of defaulted and impaired loans and debt securities

		a
		Gross carrying value defaulted exposures
1	Opening balance	42,161
2	Loans and debt securities that have defaulted or impaired since the last reporting period	14,768
3	Returned to non-defaulted status	(8,951)
4	Amounts written off	(4,845)
5	Other changes	4,391
6	Closing balance	47,524

Table 10. 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	821,387	951,695	888,682	63,013	-
2	Total debt securities	662,213	-	-	-	-
3	Total exposures	1,483,600	951,695	888,682	63,013	-
4	Of which defaulted	24,061	3,948	-	3,948	-

FORBEARANCE

Table 11. 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		Of which impaired	On performing forborne exposures	On non-performing forborne exposures		collateral and financial guarantees received on non-performing exposures with forbearance measures	
			Of which defaulted						
1	Loans and advances	144,544	58,950	58,950	58,950	(1,430)	(18,954)	162,827	32,114
2	Central banks	-	-	-	-	-	-	-	-
3	General governments	-	-	-	-	-	-	-	-
4	Credit institutions	-	-	-	-	-	-	-	-
5	Other financial corporations	-	-	-	-	-	-	-	-
6	Non-financial corporations	132,127	47,834	47,834	47,834	(1,430)	(15,893)	149,154	27,910
7	Households	12,417	11,116	11,116	11,116	-	(3,061)	13,673	4,203
8	Debt securities	-	-	-	-	-	-	-	-
9	Loan commitments given	1,425	573	-	-	-	-	-	-
10	Total	145,969	59,523	58,950	58,950	(1,430)	(18,954)	162,827	32,114

NON-PERFORMING EXPOSURES

Table 12. 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 defaulted		
1	Loans and advances	1,739,565	1,730,485	9,079	92,132	43,197	6,265	14,508	7,268	16,083	730	4,081	92,069
2	Central banks	-	-	-	-	-	-	-	-	-	-	-	-
3	General governments	86,916	86,916	-	-	-	-	-	-	-	-	-	-
4	Credit institutions	2,706	2,706	-	-	-	-	-	-	-	-	-	-
5	Other financial corporations	26,874	26,874	-	9	9	-	-	-	-	-	-	9
6	Non-financial corporations	1,006,320	1,005,265	1,055	68,220	30,493	3,545	12,265	3,149	14,570	704	3,494	68,157
7	Of which SMEs	872,937	871,882	1,055	64,811	27,084	3,545	12,265	3,149	14,570	704	3,494	64,752
8	Households	616,749	608,724	8,024	23,903	12,695	2,720	2,243	4,119	1,513	26	587	23,903
9	Debt securities	662,405	662,405	-	-	-	-	-	-	-	-	-	-
10	Central banks	-	-	-	-	-	-	-	-	-	-	-	-
11	General governments	476,146	476,146	-	-	-	-	-	-	-	-	-	-
12	Credit institutions	11,834	11,834	-	-	-	-	-	-	-	-	-	-
13	Other financial corporations	49,819	49,819	-	-	-	-	-	-	-	-	-	-
14	Non-financial corporations	124,606	124,606	-	-	-	-	-	-	-	-	-	-
15	Off-balance-sheet exposures	249,253			1,151								1,075
16	Central banks	-			-								-
17	General governments	5,787			-								-
18	Credit institutions	266			-								-
19	Other financial corporations	8,641			-								-
20	Non-financial corporations	201,906			979								903
21	Households	32,653			172								172
22	Total	2,651,223	2,392,890	9,079	93,283	43,197	6,265	14,508	7,268	16,083	730	4,081	93,144

Table 13. 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	1,739,565	1,361,237	378,328	92,132	63	92,069
2	Central banks	-	-	-	-	-	-
3	General governments	86,916	84,929	1,987	-	-	-
4	Credit institutions	2,706	2,706	-	-	-	-
5	Other financial corporations	26,874	21,248	5,626	9	-	9
6	Non-financial corporations	1,006,320	668,887	337,433	68,220	63	68,157
7	Of which SMEs	872,937	562,546	310,391	64,811	59	64,752
8	Households	616,749	583,467	33,282	23,903	-	23,903
9	Debt securities	662,405	661,473	932	-	-	-
10	Central banks	-	-	-	-	-	-
11	General governments	476,146	476,146	-	-	-	-
12	Credit institutions	11,834	11,834	-	-	-	-
13	Other financial corporations	49,819	49,819	-	-	-	-
14	Non-financial corporations	124,606	123,674	932	-	-	-
15	Off-balance-sheet exposures	249,253	193,054	56,199	1,151	76	1,075
16	Central banks	-	-	-	-	-	-
17	General governments	5,787	4,494	1,293	-	-	-
18	Credit institutions	266	266	-	-	-	-
19	Other financial corporations	8,641	8,641	-	-	-	-
20	Non-financial corporations	201,906	151,409	50,497	979	76	903
21	Households	32,653	28,244	4,409	172	-	172
22	Total	2,651,223	2,215,764	435,459	93,283	139	93,144

		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	(19,132)	(10,319)	(8,812)	(28,915)	(4)	(28,911)	(11,103)	1,132,038	45,690
2	Central banks	-	-	-	-	-	-	-	-	-
3	General governments	(558)	(472)	(86)	-	-	-	-	-	-

4	<i>Credit institutions</i>	-	-	-	-	-	-	-	-	-
5	<i>Other financial corporations</i>	(73)	(3)	(70)	(9)	-	(9)	-	-	-
6	<i>Non-financial corporations</i>	(9,247)	(3,291)	(5,956)	(22,227)	(3)	(22,224)	(11,103)	839,853	38,766
7	<i>Of which SMEs</i>	(7,330)	(1,720)	(5,610)	(21,207)	-	(21,207)	(11,103)	737,158	37,676
8	<i>Households</i>	(9,254)	(6,553)	(2,700)	(6,679)	(1)	(6,678)	-	292,185	6,924
9	<i>Debt securities</i>	(345)	(329)	(16)	-	-	-	-	-	-
10	<i>Central banks</i>	-	-	-	-	-	-	-	-	-
11	<i>General governments</i>	(172)	(172)	-	-	-	-	-	-	-
12	<i>Credit institutions</i>	(7)	(7)	-	-	-	-	-	-	-
13	<i>Other financial corporations</i>	(62)	(62)	-	-	-	-	-	-	-
14	<i>Non-financial corporations</i>	(104)	(88)	(16)	-	-	-	-	-	-
15	<i>Off-balance-sheet exposures</i>	-	-	-	-	-	-	-	-	-
16	<i>Central banks</i>	-	-	-	-	-	-	-	-	-
17	<i>General governments</i>	-	-	-	-	-	-	-	-	-
18	<i>Credit institutions</i>	-	-	-	-	-	-	-	-	-
19	<i>Other financial corporations</i>	-	-	-	-	-	-	-	-	-
20	<i>Non-financial corporations</i>	-	-	-	-	-	-	-	-	-
21	<i>Households</i>	-	-	-	-	-	-	-	-	-
22	Total	(19,477)	(10,648)	(8,828)	(28,915)	(4)	(28,911)	-	1,132,038	45,690

FORECLOSED ASSETS

Table 14. 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	3,271	-
3	<i>Residential immovable property</i>	-	-
4	<i>Commercial Immovable property</i>	-	-
5	<i>Movable property (auto, shipping, etc.)</i>	3,271	-
6	<i>Equity and debt instruments</i>	-	-
7	<i>Other</i>	-	-
8	Total	3,282	-

DISCLOSURE OF EXPOSURES SUBJECT TO MEASURES APPLIED TO THE COVID-19 CRISIS

Table 15. Information on loans and advances subject to legislative and non-legislative moratoria

	a	b	c	d	e	f	g	
	Gross carrying amount							
	Performing			Non performing				
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	
1	Loans and advances subject to moratorium	609,830	609,830	-	169,795	-	-	-
2	of which: Households	210,052	210,052	-	11,836	-	-	-
3	<i>of which: Collateralised by residential immovable property</i>	119,825	119,825	-	4,092	-	-	-
4	of which: Non-financial corporations	387,198	387,198	-	157,870	-	-	-
5	<i>of which: Small and Medium-sized Enterprises</i>	361,687	361,687	-	154,155	-	-	-
6	<i>of which: Collateralised by commercial immovable property</i>	268,176	268,176	-	112,819	-	-	-

	h	i	j	k	l	m	n	o
	Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
	Performing			Non performing				Inflows to non-performing exposures
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	
1	Loans and advances subject to moratorium	(4,872)	(4,872)	-	(2,976)	-	-	-
2	of which: Households	(1,374)	(1,374)	-	(263)	-	-	-
3	<i>of which: Collateralised by residential immovable property</i>	(415)	(415)	-	(113)	-	-	-

4	of which: Non-financial corporations	(3,447)	(3,447)	-	(2,698)	-	-	-	-
5	<i>of which: Small and Medium-sized Enterprises</i>	(3,226)	(3,226)	-	(2,652)	-	-	-	-
6	<i>of which: Collateralised by commercial immovable property</i>	(1,920)	(1,920)	-	(1,552)	-	-	-	-

Table 16. Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

		a	b	c	d	e	f	g	h	i
		Number of obligors	Gross carrying amount	Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria				
						<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
1	Loans and advances for which moratorium was offered	689	115,640							
2	Loans and advances subject to moratorium (granted)	506	89,613	-	-	6,010	78,779	-	4,812	12
3	of which: Households		9,716	-	-	1,987	6,715	-	1,015	-
4	<i>of which: Collateralised by residential immovable property</i>		4,965	-	-	1,077	3,062	-	826	-
5	of which: Non-financial corporations		79,896	-	-	4,023	72,064	-	3,797	12
6	<i>of which: Small and Medium-sized Enterprises</i>		72,802	-	-	4,023	67,173	-	1,594	12
7	<i>of which: Collateralised by commercial immovable property</i>		64,610	-	-	2,900	58,066	-	3,631	12

Table 17. Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

		a	b	c	d
		Gross carrying amount	of which: forborne	Maximum amount of the guarantee that can be considered Public guarantees received	Gross carrying amount Inflows to non-performing exposures
1	Newly originated loans and advances subject to public guarantee schemes	375	-	60	-
2	of which: Households	-			-
3	<i>of which: Collateralised by residential immovable property</i>	-			-
4	of which: Non-financial corporations	375	-	60	-

5	of which: Small and Medium-sized Enterprises	-		-
6	of which: Collateralised by commercial immovable property	-		-

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

Table 18. 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	654,387	-	654,387	-	18,912	3%
2	Regional government or local authorities	96,694	4,452	96,694	2,226	12	0%
3	Public sector entities	6,009	1,352	69,022	585	5,335	8%
4	Multilateral development banks	1,115	-	1,115	-	-	0%
5	International organisations	-	-	-	-	-	0%
6	Institutions	80,396	266	80,396	133	32,731	41%
7	Corporates	277,367	126,646	249,289	56,512	285,260	93%
8	Retail	480,800	54,514	467,157	25,071	349,679	71%
9	Secured by mortgages on immovable property	906,017	52,429	888,682	23,875	561,075	61%
10	Exposures in default	28,015	-	24,061	-	26,468	110%
11	Higher-risk categories	79,047	10,745	79,044	5,297	126,512	150%
12	Covered bonds	-	-	-	-	-	0%
13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	0%
14	Collective investment undertakings	2,776	-	2,776	-	2,776	100%
15	Equity	16,717	-	16,717	-	33,006	197%
16	Other items	120,401	-	120,401	-	56,047	47%
17	Total	2,749,742	250,404	2,749,742	113,698	1,497,812	52%

Table 19. Standardised approach

	Exposure classes	Risk weight								
		0%	2%	4%	10%	20%	35%	50%	70%	75%
1	Central governments or central banks	605,767	-	-	-	19,125	-	28,816	-	-
2	Regional government or local authorities	98,896	-	-	-	-	-	24	-	-
3	Public sector entities	63,013	-	-	-	-	-	2,517	-	-
4	Multilateral development banks	1,115	-	-	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-	-	-	-
6	Institutions	-	-	-	-	25,144	-	55,367	-	-
7	Corporates	-	-	-	-	1,193	-	39,175	-	-
8	Retail	-	-	-	-	-	-	-	-	492,228
9	Secured by mortgages on immovable property	-	-	-	-	-	199,916	443,073	-	-
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	67,309	-	-	-	-	-	-	-	-
17	Total	836,099	-	-	-	45,462	199,916	568,973	-	492,228

	Exposure classes	Risk weight							Total	Of which unrated
		100%	150%	250%	370%	1250%	Others	Deducted		
1	Central governments or central banks	679	-	-	-	-	-	-	654,387	178,337
2	Regional government or local authorities	-	-	-	-	-	-	-	98,920	98,920
3	Public sector entities	4,077	-	-	-	-	-	-	69,606	65,530
4	Multilateral development banks	-	-	-	-	-	-	-	1,115	1,656
5	International organisations	-	-	-	-	-	-	-	-	-
6	Institutions	15	2	-	-	-	-	-	80,529	2,861
7	Corporates	265,433	-	-	-	-	-	-	305,802	185,630
8	Retail	-	-	-	-	-	-	-	492,228	492,228
9	Secured by mortgages on immovable property	269,567	-	-	-	-	-	-	912,556	912,556
10	Exposures in default	19,248	4,813	-	-	-	-	-	24,061	24,061
11	Higher-risk categories	-	84,342	-	-	-	-	-	84,342	84,342
12	Covered bonds	-	-	-	-	-	-	-	-	-

13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-
14	Collective investment undertakings	2,776	-	-	-	-	-	2,776	2,776
15	Equity	5,858	-	10,859	-	-	-	16,717	16,717
16	Other items	51,122	-	1,970	-	-	-	120,401	120,401
17	Total	618,776	89,157	12,829	-	-	-	2,863,440	2,186,015

CRR

Table 20. 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	1,382					1,382	735
3	Standardised approach		855			0.037	32	400
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)						12,232	12,228
9	Financial collateral comprehensive method (for SFTs)						-	-
10	VaR for SFTs						-	-
11	Total							13,363

Table 21. CVA capital charge

		a	b
		Exposure value	RWAs
1	Total portfolios subject to the advanced method	-	-
2	(i) VaR component (including the 3× multiplier)		-
3	(ii) SVaR component (including the 3× multiplier)		-
4	All portfolios subject to the standardised method	855	400
EU4	Based on the original exposure method	-	-
5	Total subject to the CVA capital charge	855	400

Table 22. Exposures to CCPs

		a	b
		EAD post CRM	RWAs
1	Exposures to QCCPs (total)		-
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		-
11	Exposures to non-QCCPs (total)		12,963
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	13,614	12,963
13	(i) OTC derivatives	-	-
14	(ii) Exchange-traded derivatives	-	-
15	(iii) SFTs	1,382	735
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 23. 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	-	-	-	-	608	268	
7	Corporates	-	-	-	-	-	-	-
8	Retail	-	-	-	-	-	-	-
9	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-
10	Other items	-	-	-	-	-	-	-
11	Total	-	-	-	-	608	268	-

	Exposure classes	Risk weight				Total	Of which unrated
		75%	100%	150%	Others		
1	Central governments or central banks	-	-	-	-	-	-
2	Regional government or local authorities	-	-	-	-	20	20
3	Public sector entities	-	-	-	-	-	-
4	Multilateral development banks	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-
6	Institutions	-	-	-	-	876	359
7	Corporates	-	10,807	-	-	10,807	10,807
8	Retail	123	-	-	-	123	123
9	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
10	Other items	-	1,808	-	-	1,808	1,808
11	Total	123	12,615	-	-	13,614	13,097

Table 24. 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	Derivatives	1,382	-	1,382	-	1,382
2	SFTs	20,675	8,443	12,232	-	12,232
3	Cross-product netting	-	-	-	-	-
4	Total	22,057	8,443	13,614	-	13,614

ASSET ENCUMBRANCE¹

Table 25. 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	31 275	26 468			2 504 144	582 111		
030	Equity instruments	-	-			5 398	-		
040	Debt securities	26 468	26 468	27 001	27 001	542 374	453 160	560 686	469 141
050	of which: covered bonds	-	-	-	-	-	-	-	-
060	of which: asset-backed securities	-	-	-	-	-	-	-	-

¹ Asset Encumbrance tables updated on 05/10/2020

070	of which: issued by general governments	26 468	26 468	27 001	27 001	358 439	345 392	372 246	359 408
080	of which: issued by financial corporations	-	-	-	-	67 046	50 897	68 464	52 013
090	of which: issued by non-financial corporations	-	-	-	-	118 488	58 188	122 846	60 447
120	Other assets	3 761	-			1 952 837	133 871		

Table 26. 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	107 323	26 468		

Table 27. 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	29 091	106 722
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Due to the relatively small volume of encumbered assets, the importance of encumbrance to the institution's business model is low.

About 2 % 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 28. Market risk under the standardised approach

		a	b
		RWAs	Capital requirements
Outright products			
1	Interest rate risk (general and specific)	12,996	1,040
2	Equity risk (general and specific)	1,148	92
3	Foreign exchange risk	-	-
4	Commodity risk	-	-
Options			
5	Simplified approach	-	-
6	Delta-plus method	-	-
7	Scenario approach	-	-
8	Securitisation (specific risk)	-	-
9	Total	14,144	1,132

LEVERAGE RATIO

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

		Applicable Amount
1	Total assets as per published financial statements	2,770,313
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	1,104
5	Adjustment for securities financing transactions (SFTs)	(8,443)

6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	250,404
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	(15,477)
8	Leverage ratio total exposure measure	2,997,901

Table LRCom. Leverage ratio common disclosure

		CRR leverage ratio exposures
On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	2,752,479
2	(Asset amounts deducted in determining Tier 1 capital)	(2,792)
3	Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	2,749,687
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	278
5	Add-on amounts for PFE associated with all derivatives transactions (mark- to-market method)	1,104
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	Total derivatives exposures (sum of lines 4 to 10)	1,382
SFT exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	20,675
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(8,443)
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	Total securities financing transaction exposures (sum of lines 12 to 15a)	12,232
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	250,404
18	(Adjustments for conversion to credit equivalent amounts)	-

19	Other off-balance sheet exposures (sum of lines 17 and 18)	250,404
Exempted exposures in accordance with Article 429(7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)		
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))	-
Capital and total exposure measure		
20	Tier 1 capital	297,910
21	Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	3,013,705
Leverage ratio		
22	Leverage ratio	9.89%
Choice on transitional arrangements and amount of derecognised fiduciary items		
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)

		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	2,759,584
EU-2	Trading book exposures	9,842
EU-3	Banking book exposures, of which:	2,749,742
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	758,205
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	-
EU-7	Institutions	80,396
EU-8	Secured by mortgages of immovable properties	985,064
EU-9	Retail exposures	480,800
EU-10	Corporates	277,367
EU-11	Exposures in default	28,015
EU-12	Other exposures (e.g. equity, securitisations, and other non-credit obligation assets)	139,894

LIQUIDITY RISK

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

Scope of consolidation (consolidated)

Total unweight value (average)

Currency and units (EUR thousand)					
Quarter ending on (30 June 2020)		30.09.2019	31.12.2019	31.03.2020	30.06.2020
Number of data points used in the calculation of averages		12	12	12	12
HIGH-QUALITY LIQUID ASSETS					
1	Total high-quality liquid assets (HQLA)				
CASH - OUTFLOWS					
2	Retail deposits and deposits from small business customers, of which:	1,238,478	1,218,125	1,239,423	1,405,132
3	<i>Stable deposits</i>	794,077	771,427	777,549	791,140
4	<i>Less stable deposits</i>	408,185	408,110	422,453	442,730
5	Unsecured wholesale funding	294,423	305,245	311,989	313,938
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-	-	-
7	<i>Non-operational deposits (all counterparties)</i>	261,950	269,492	274,530	274,138
8	<i>Unsecured debt</i>	32,472	35,752	37,459	39,801
9	Secured wholesale funding				
10	Additional requirements	28,278	164	14,448	52,184
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	198	164	177	212
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-
13	<i>Credit and liquidity facilities</i>	28,080	-	14,271	51,973
14	Other contractual funding obligations	6,169	6,107	5,948	6,121
15	Other contingent funding obligations	251,305	306,042	307,818	248,898
16	TOTAL CASH OUTFLOWS				
CASH - INFLOWS					
17	Secured lending (e.g. reverse repos)	12,000	10,842	12,435	13,361
18	Inflows from fully performing exposures	69,792	71,190	72,904	71,499
19	Other cash inflows	24,127	25,145	24,114	26,873
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	TOTAL CASH INFLOWS	105,919	107,176	109,452	111,732
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>	105,919	107,176	109,452	111,732
TOTAL ADJUSTED VALUE					
21	LIQUIDITY BUFFER				
22	TOTAL NET CASH OUTFLOWS				
23	LIQUIDITY COVERAGE RATIO (%)				

Scope of consolidation (consolidated)		Total weighted value (average)			
Currency and units EUR thousand)		30.09.2019	31.12.2019	31.03.2020	30.06.2020
Quarter ending on (30 June 2020)		12	12	12	12
Number of data points used in the calculation of averages		12	12	12	12
HIGH-QUALITY LIQUID ASSETS					
1	Total high-quality liquid assets (HQLA)	579,300	570,097	580,813	586,702
CASH - OUTFLOWS					

2	Retail deposits and deposits from small business customers, of which:	127,994	129,118	131,986	135,891
3	<i>Stable deposits</i>	39,704	38,571	38,877	39,557
4	<i>Less stable deposits</i>	52,073	51,959	53,686	56,245
5	Unsecured wholesale funding	153,552	161,706	164,760	166,341
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-	-	-
7	<i>Non -operational deposits (all counterparties)</i>	121,080	125,953	127,301	126,540
8	<i>Unsecured debt</i>	32,472	35,752	37,459	39,801
9	Secured wholesale funding	-	-	-	-
10	Additional requirements	2,966	164	993	4,271
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	198	164	177	212
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-
13	<i>Credit and liquidity facilities</i>	2,768	-	817	4,059
14	Other contractual funding obligations	6,169	6,107	5,948	6,121
15	Other contingent funding obligations	12,130	14,500	14,034	11,191
16	TOTAL CASH OUTFLOWS	302,810	311,596	317,721	323,814
CASH - INFLOWS					
17	Secured lending (e . g . reverse repos)	9,110	9,369	10,962	11,888
18	Inflows from fully performing exposures	49,275	49,424	49,437	48,023
19	Other cash inflows	24,127	25,145	24,114	26,873
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	TOTAL CASH INFLOWS	82,512	83,937	84,513	86,784
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>	82,512	83,937	84,513	86,784
TOTAL ADJUSTED VALUE					
21	LIQUIDITY BUFFER	579,300	570,097	580,813	586,702
22	TOTAL NET CASH OUTFLOWS	220,298	227,659	233,208	237,030
23	LIQUIDITY COVERAGE RATIO (%)	262.96%	250.42%	249.05%	247.52%