

CAPITAL REQUIREMENTS

Overview of RWAs

		RWAs		Minimum capital requirements
		30-09-2020	30-06-2020	30-09-2020
1	Credit risk (excluding CCR)	1, 519,233	1,510,774	121,539
2	Of which the standardised approach	1,519,233	1,510,774	121,539
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	575	400	46
7	Of which mark to market	-	-	-
8	Of which original exposure	-	-	-
9	Of which the standardised approach	575	400	46
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	14,948	14,144	1,196
20	Of which the standardised approach	14,948	14,144	1,196
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	1,696,393	1,686,955	135,711

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

		30-09-2020	30-06-2020	31-03-2020	31-12-2019
Available capital (amounts)					
1	CET1 capital	297,038	297,910	298,584	248,539
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	276,593	279,117	283,584	221,124
2a	CET1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI (other comprehensive income) in accordance with Article 468 of the CRR had not been applied	-	-	-	-
3	Tier 1 capital	297,038	297,910	298,584	248,539
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	276,593	279,117	283,536	221,124
4a	Tier 1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	-	-	-	-
5	Total capital	317,038	317,910	318,584	268,539
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	296,593	299,117	303,536	241,124
6a	Total capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	-	-	-	-
Risk-weighted assets (amounts)					
7	Total risk-weighted assets	1,696,393	1,686,955	1,707,404	1,658,263
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,685,734	1,677,516	1,698,036	1,642,923
Capital ratios					
9	CET1 (as a percentage of risk exposure amount)	17.51%	17.66%	17.49%	14.99%
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.41%	16.64%	16.70%	13.46%
11	Tier 1 (as a percentage of risk exposure amount)	17.51%	17.66%	17.49%	14.99%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.41%	16.64%	16.70%	13.46%
12a	Tier 1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	-	-	-	-
13	Total capital (as a percentage of risk exposure amount)	18.69%	18.85%	18.66%	16.19%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.59%	17.83%	17.88%	14.68%
14a	Total capital (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	-	-	-	-
Leverage ratio					
15	Leverage ratio total exposure measure	3,162,657	3,013,706	2,914,762	2,781,942
16	Leverage ratio	9.39%	9.89%	10.24%	8.93%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8.75%	9.26%	9.73%	7.95%
17a	Leverage ratio as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	-	-	-	-

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