

## CAPITAL REQUIREMENTS

### Overview of RWAs

		RWAs		Minimum capital requirements
		31-03-2021	31-12-2020	31-03-2021
1	Credit risk (excluding CCR)	1,754,559	1,715,375	140,365
2	Of which the standardised approach	1,754,559	1,715,375	140,365
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	6,248	3,530	500
7	Of which mark to market	-	-	-
8	Of which original exposure	-	-	-
9	Of which the standardised approach	-	-	-
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	1,025	500	82
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	16,393	13,986	1,311
20	Of which the standardised approach	16,393	13,986	1,311
21	Of which IMA	-	-	-
22	Large exposures	-	-	-
23	Operational risk	184,598	184,598	14,768
24	Of which basic indicator approach	184,598	184,598	14,768
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	1,961,798	1,917,489	156,944

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

		31-03-2021	31-12-2020	30-09-2020	30-06-2020
<b>Available capital (amounts)</b>					
1	Common Equity Tier 1 (CET1) capital	365,590	376,773	297,038	297,910
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	339,874	348,353	276,593	279,117
3	Tier 1 capital	365,590	376,773	297,038	297,910
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	339,874	348,353	276,593	279,117
5	Total capital	385,590	396,773	317,038	317,910
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	359,874	368,353	296,593	299,117
<b>Risk-weighted assets (amounts)</b>					
7	Total risk-weighted assets	1,961,798	1,917,403	1,696,393	1,686,955
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,936,081	1,888,983	1,685,734	1,677,516
<b>Capital ratios</b>					
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	18.64%	19.65%	17.51%	17.66%
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	17.55%	18.44%	16.41%	16.64%
11	Tier 1 (as a percentage of risk exposure amount)	18.64%	19.65%	17.51%	17.66%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.55%	18.44%	16.41%	16.64%
13	Total capital (as a percentage of risk exposure amount)	19.65%	20.69%	18.69%	18.85%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.59%	19.50%	17.59%	17.83%
<b>Leverage ratio</b>					
15	Leverage ratio total exposure measure	3,522,721	3,342,728	3,162,657	3,013,706
16	Leverage ratio	10.38%	11.27%	9.39%	9.89%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9.65%	10.42%	8.75%	9.26%

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. The bank shall assign a 100% risk weight to the amount of AB<sub>SA</sub> referred to in point (a) of the second subparagraph of Article 473a (1) of Regulation 2020/873.