ŠIAULIŲ BANKAS

CAPITAL REQUIREMENTS

Overview of RWAs

		RWAs		Minimum capital requirements
		2018.09.30	**2018.06.30**	**2018.09.30**
1	Credit risk (excluding CCR)	1,237,734	1,201,098	99,019
2	Of which the standardised approach	1,237,734	1,201,098	99,019
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	488	438	39
7	Of which mark to market	-	-	-
8	Of which original exposure	-	-	-
9	Of which the standardised approach	488	438	39
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	22,856	24,258	1,828
20	Of which the standardised approach	22,856	24 258	1,828
21	Of which IMA	-	-	-
22	Large exposures	-	-	-
23	Operational risk	124,073	124,073	9,926
24	Of which basic indicator approach	124,073	124,073	9,926
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	1,385,151	1,349,868	110,812

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

		2018.09.30	2018.06.30	2018.03.31
	Available capital (amounts)			
1	Common Equity Tier 1 (CET1) capital	196 792	199 797	196 952
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	171 172	174 458	197 410
3	Tier 1 capital	196 792	199 797	196 952
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	171 172	174 458	197 410
5	Total capital	214 394	218 406	216 558
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	188 774	193 067	217 016
	Risk-weighted assets (amounts)			
7	Total risk-weighted assets	1 385 151	1 349 868	1 266 105
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1 370 486	1 335 626	1 263 699
	Capital ratios			
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	14.21%	14.80%	15.56%
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	12.49%	13.06%	15.62%
11	Tier 1 (as a percentage of risk exposure amount)	14.21%	14.80%	15.56%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.49%	13.06%	15.62%
13	Total capital (as a percentage of risk exposure amount)	15.48%	16.18%	17.10%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.37%	14.46%	17.17%
	Leverage ratio			
15	Leverage ratio total exposure measure	2 268 642	2 207 294	2 154 091
16	Leverage ratio	8.67%	9.05%	9.14%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7.55%	7.90%	9.16%