



**REPORT ON RISK AND CAPITAL MANAGEMENT
PILLAR3 OF THE BASEL
FOR THE YEAR ENDED 31 DECEMBER 2020
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 30 March 2021.

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: 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, Minera UAB (nature of activities: real estate management), SB draudimas 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 28) of notes to the financial statements for 2020.

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. Authorized capital of the Bank on 31 December 2020 was EUR 174,2 million. The Bank's largest shareholder is the European Bank for Reconstruction and Development (EBRD), which owns 26.02% of the shares.

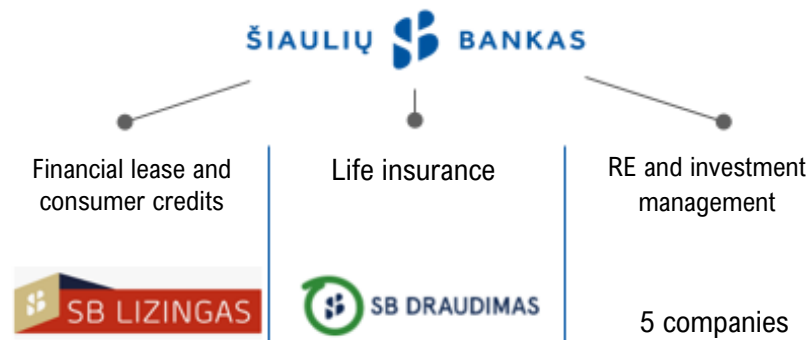


Figure 1 Šiaulių Bankas's Group structure

Organizational management structure, management bodies, structure and functions of the committees, etc. are disclosed in the Consolidated Annual Report for 2020:

- 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 2020 (page 138);
- 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 2020 (page 140).

The Head of the Bank is the sole management body of the Bank. The Head of the Bank organizes the day-to-day activities of the Bank, makes decisions on the activities of the Bank, acts on behalf of the Bank and ensures proper implementation of the Bank's strategy, goals, plans and policies. The Head of the Bank is appointed and removed from office by the Board.

The Bank and the Group constantly strive to work efficiently, respond promptly to changes and needs in the external environment, implement the Bank's strategic activities, as well as ensure that the organizational structure meets business needs, ensures optimal organization of activities, process efficiency and employee competence.

The Bank's headquarters office is located in Šiauliai. The divisions are located in three cities - Šiauliai, Vilnius and Kaunas.



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. 143) of the annual consolidated report for 2020)

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 appetite and management strategy;



- 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 significant risks and development of their management tools;
- 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.

Risk appetite and management strategy

Risk appetite and management strategy determines the structure of risks, resource allocation, optimization of risk management processes, taking into account the defined risk appetite. Risk appetite defines the nature and level of risk that the Group is prepared to take in the course of its operations. The current risk management strategy and risk appetite system are insufficiently articulated and formalized, therefore the Group has identified the need to develop a dedicated risk strategy defining detailed objectives and their monitoring indicators by business lines and divisions, and to update the risk appetite system through necessary internal documents, processes, controls and systems by defining a Risk Appetite Statement (RAS) and establishing adequate governance structures covering risk appetite system implementation and supervision monitoring roles and responsibilities.

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 | | |
| Assets | | | | | | | |
| Cash and cash equivalents | 432,584 | 432,035 | 432,035 | 1,122 | - | - | 432,584 |
| Securities in the trading book | 37,068 | 9,582 | - | - | - | 9,582 | 37,068 |
| Due from other banks | 1,598 | 1,598 | 1,598 | - | - | - | 1,598 |
| Derivative financial instruments | 445 | 445 | - | - | - | 445 | 445 |
| Loans to customers | 1,605,663 | 1,610,371 | 1,610,371 | 1,703 | - | - | 1,605,663 |
| Finance lease receivables | 155,457 | 155,457 | 155,457 | - | - | - | 155,457 |
| Investment securities at fair value | 34,342 | 34,342 | 34,342 | 4,931 | - | - | 34,342 |
| Investment securities held to collect cash flows | 709,454 | 697,136 | 697,136 | - | - | - | 709,454 |
| Investments in subsidiaries and associates | - | 11,320 | 11,320 | - | - | - | - |
| Intangible assets | 5,729 | 4,232 | - | - | - | - | 5,729 |
| Property, plant and equipment | 16,484 | 16,233 | 16,233 | - | - | - | 16,484 |
| Investment property | 5,552 | 2,920 | 2,920 | - | - | - | 5,552 |
| Current income tax prepayment | 48 | 8 | 8 | - | - | - | 48 |
| Deferred income tax asset | 2,078 | 2,076 | 1,944 | - | - | - | 2,078 |
| Inventories | 1,391 | 1,311 | 1,311 | - | - | - | 1,391 |
| Other financial assets | 4,695 | 4,672 | 4,672 | - | - | - | 4,695 |
| Other non-financial assets | 8,710 | 6,562 | 6,562 | - | - | - | 8,710 |
| Assets classified as held for sale | 7,547 | 5,116 | 5,116 | - | - | - | 7,547 |
| Total assets | 3,028,845 | 2,995,416 | 2,981,025 | 7,756 | - | 10,027 | 3,028,845 |
| Liabilities | | | | | | | |
| Due to other banks and financial institutions | 227,823 | 230,143 | - | - | - | - | 230,143 |
| Derivative financial instruments | 3,840 | 3,840 | - | - | - | - | 3,840 |
| Due to customers | 2,347,427 | 2,347,682 | - | - | - | - | 2,347,682 |
| Special and lending funds | 5,749 | 5,749 | - | - | - | - | 5,749 |
| Debt securities in issue | 20,027 | 20,027 | - | - | - | - | 20,027 |
| Current income tax liabilities | 1,092 | 1,092 | - | - | - | - | 1,092 |
| Deferred income tax liabilities | 1,251 | 1,251 | - | - | - | - | 1,251 |
| Liabilities related to insurance activities | 36,275 | - | - | - | - | - | - |
| Other financial liabilities | 24,231 | 23,492 | - | - | - | - | 23,492 |
| Other non-financial liabilities | 5,966 | 6,047 | - | - | - | - | 6,047 |
| Liabilities related to assets classified as held for sale | 98 | 24 | - | - | - | - | 24 |
| Total liabilities | 2,673,779 | 2,639,347 | - | - | - | - | 2,639,347 |



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 |
| 1 Assets carrying value amount under the scope of regulatory consolidation (as per table 1) | 2,995,416 | 2,981,025 | 7,756 | - | 10,027 |
| 2 Liabilities carrying value amount under the regulatory scope of consolidation (as per table 1) | 2,639,347 | - | - | - | - |
| 3 Total net amount under the regulatory scope of consolidation | 356,069 | 2,981,025 | 7,756 | - | 10,027 |
| 4 Off-balance-sheet amounts | 335,157 | 158,498 | - | - | - |
| 5 Differences in valuations | | | | | |
| 6 Differences due to different netting rules, other than those already included in row 2 | | | | | |
| 7 Differences due to consideration of provisions | | | | | |
| 8 Differences due to prudential filters | | | | | |
| 9 Exposure amounts considered for regulatory purposes | 3,346,626 | 3,338,870 | 7,756 | - | 10,027 |

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

| Name of the entity | Method of accounting consolidation | a | b | c | d | e | Description of the entity |
|--|------------------------------------|------------------------------------|----------------------------|-----------------------------------|----------|---|---|
| | | Method of accounting consolidation | | | | | |
| | | 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 |
| SB lizingas UAB | Full consolidation | X | | | | | Consumer credits |
| UAB "SB draudimas" | Full consolidation | | | | X | | Life insurance |
| 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 |
| Assets | | | |
| Cash and cash equivalents | 432,584 | 432,035 | (549) |
| Securities in the trading book | 37,068 | 9,582 | (27,486) |
| Due from other banks | 1,598 | 1,598 | - |
| Derivative financial instruments | 445 | 445 | - |
| Loans to customers | 1,605,663 | 1,610,371 | 4,708 |
| Finance lease receivables | 155,457 | 155,457 | - |
| Investment securities at fair value | 34,342 | 34,342 | - |
| Investment securities held to collect cash flows | 709,454 | 697,136 | (12,318) |
| Investments in subsidiaries and associates | - | 11,320 | 11,320 |
| Intangible assets | 5,729 | 4,232 | (1,497) |
| Property, plant and equipment | 16,484 | 16,233 | (251) |
| Investment property | 5,552 | 2,920 | (2,632) |
| Current income tax prepayment | 48 | 8 | (40) |
| Deferred income tax asset | 2,078 | 2,076 | (2) |
| Inventories | 1,391 | 1,311 | (80) |
| Other financial assets | 4,695 | 4,672 | (23) |
| Other non-financial assets | 8,710 | 6,562 | (2,148) |
| Assets classified as held for sale | 7,547 | 5,116 | (2,431) |
| Total assets | 3,028,845 | 2,995,416 | (33,429) |
| Liabilities and equity | | | |
| Due to other banks and financial institutions | 227,823 | 230,143 | 2,320 |
| Derivative financial instruments | 3,840 | 3,840 | - |
| Due to customers | 2,347,427 | 2,347,682 | 255 |
| Special and lending funds | 5,749 | 5,749 | - |
| Debt securities in issue | 20,027 | 20,027 | - |
| Current income tax liabilities | 1,092 | 1,092 | - |
| Deferred income tax liabilities | 1,251 | 1,251 | - |
| Liabilities related to insurance activities | 36,275 | - | (36,275) |
| Other financial liabilities | 24,231 | 23,492 | (739) |
| Other non-financial liabilities | 5,966 | 6,047 | 81 |
| Liabilities related to assets classified as held for sale | 98 | 24 | (74) |
| Total liabilities | 2,673,779 | 2,639,347 | (34,432) |



| | | | |
|--------------------------------------|------------------|------------------|-----------------|
| Share capital | 174,211 | 174,211 | - |
| Share premium | 3,428 | 3,428 | - |
| Reserve capital | 13,115 | 13,081 | (34) |
| Statutory reserve | 14,427 | 14,304 | (123) |
| Financial assets revaluation reserve | 388 | 375 | (13) |
| Retained earnings | 149,497 | 150,670 | 1,173 |
| Non-controlling interest | - | - | - |
| Total equity | 355,066 | 356,069 | 1,003 |
| Total liabilities and equity | 3,028,845 | 2,995,416 | (33,429) |

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 | 107,387 | 107,656 | 106,455 | 26 (1) (c) |
| 3 | Accumulated other comprehensive income (and other reserves) | 13,197 | 13,456 | 13,503 | 26 (1) |
| 3a | Provisions for general banking risk | 14,246 | 14,304 | 14,427 | 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 | 39,791 | 39,710 | 39,738 | 26 (2) |
| 6 | Common Equity Tier 1 (CET1) capital before regulatory adjustments | 352,260 | 352,765 | 351,762 | Sum of rows 1-5a |
| Common Equity Tier 1 (CET1) capital: regulatory adjustments | | | | | |
| 7 | Additional value adjustments (negative amount) | (48) | (48) | (51) | 34, 105 |
| 8 | Intangible assets (net of related tax liability) (negative amount) | (4,230) | (4,232) | (5,729) | 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) | - | (132) | (132) | 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 | | | | 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) |
| 27a | Other regulatory adjustments (including IFRS 9 transitional adjustments when relevant) | 19,668 | 28,420 | 28,446 | |
| 28 | Total regulatory adjustments to Common Equity Tier 1 (CET1) | 15,390 | 24,008 | 22,534 | Sum of rows 7-20a, 21, 22 and 25a-27 |
| 29 | Common equity tier 1 capital (CET1) | 367,650 | 376,773 | 374,296 | 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) | 367,650 | 376,773 | 374,296 | 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 | 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 | |
| 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 | 20,000 | 20,000 | Row 51 minus row 57 |
| 59 | Total capital (TC = T1 + T2) | 387,650 | 396,773 | 394,296 | Sum of row 45 and row 58 |
| 60 | Total risk weighted assets | 1,928,364 | 1,917,403 | 1,916,348 | |
| Capital ratios and buffers | | | | | |
| 61 | Common Equity Tier 1 (as a percentage of total risk exposure amount) | 19.07% | 19.65% | 19.53% | 92 (2) (a) |
| 62 | Tier 1 (as a percentage of total risk exposure amount) | 19.07% | 19.65% | 19.53% | 92 (2) (b) |
| 63 | Total capital (as a percentage of total risk exposure amount) | 20.10% | 20.69% | 20.58% | 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) | 8.29% | 8.29% | 8.29% | 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 | 0.00% | 0.00% | 0.00% | |
| 67 | of which: systemic risk buffer requirement | 0.00% | 0.00% | 0.00% | |
| 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) | 10.78% | 11.36% | 11.24% | 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 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 | 0.0 | 0.5 | 1.4 | 5.4 | 8.9 |
| Tier 1 capital (CET1) | 6.0 | 2.5 | 0.0 | 0.5 | 1.4 | 5.4 | 10.4 |
| Own funds requirements in total | 8.0 | 2.5 | 0.0 | 0.5 | 1.4 | 5.4 | 12.4 |



Table 8. Overview of RWAs

| | | | RWAs | | Minimum capital requirements |
|---|----|--|------------|------------|------------------------------|
| | | | 31-12-2020 | 30-09-2020 | 31-12-2020 |
| | 1 | Credit risk (excluding CCR) | 1,715,375 | 1,515,442 | 137,230 |
| Article 438(c)(d) | 2 | Of which the standardised approach | 1,715,375 | 1,515,442 | 137,230 |
| 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 | 3,530 | 4,366 | 282 |
| 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 | 500 | 575 | 40 |
| | 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 | 13,986 | 14,948 | 1,119 |
| | 20 | Of which the standardised approach | 13,986 | 14,948 | 1,119 |
| | 21 | Of which IMA | - | - | - |
| Article 438 (e) | 22 | Large exposures | - | - | - |
| Article 438(f) | 23 | Operational risk | 184,598 | 161,637 | 14,768 |
| | 24 | Of which basic indicator approach | 184,598 | 161,637 | 14,768 |
| | 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 | 1,917,489 | 1,696,393 | 153,399 |



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

| | | 31-12-2020 | 30-09-2020 | 30-06-2020 | 31-03-2020 |
|---------------------------------------|--|------------|------------|------------|------------|
| Available capital (amounts) | | | | | |
| 1 | Common Equity Tier 1 (CET1) capital | 376,773 | 297,038 | 297,910 | 298,584 |
| 2 | Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 348,353 | 276,593 | 279,117 | 283,536 |
| 3 | Tier 1 capital | 376,773 | 297,038 | 297,910 | 298,584 |
| 4 | Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 348,353 | 276,593 | 279,117 | 283,536 |
| 5 | Total capital | 396,773 | 317,038 | 317,910 | 318,584 |
| 6 | Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 368,353 | 296,593 | 299,117 | 303,536 |
| Risk-weighted assets (amounts) | | | | | |
| 7 | Total risk-weighted assets | 1,917,403 | 1,696,393 | 1,686,955 | 1,707,404 |
| 8 | Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 1,888,983 | 1,685,734 | 1,677,516 | 1,698,036 |
| Capital ratios | | | | | |
| 9 | Common Equity Tier 1 (as a percentage of risk exposure amount) | 19.65% | 17.51% | 17.66% | 17.49% |
| 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 | 18.44% | 16.41% | 16.64% | 16.70% |
| 11 | Tier 1 (as a percentage of risk exposure amount) | 19.65% | 17.51% | 17.66% | 17.49% |
| 12 | Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 18.44% | 16.41% | 16.64% | 16.70% |
| 13 | Total capital (as a percentage of risk exposure amount) | 20.69% | 18.69% | 18.85% | 18.66% |
| 14 | Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 19.50% | 17.59% | 17.83% | 17.88% |
| Leverage ratio | | | | | |
| 15 | Leverage ratio total exposure measure | 3,342,728 | 3,162,657 | 3,013,706 | 2,914,762 |
| 16 | Leverage ratio | 11.27% | 9.39% | 9.89% | 10.24% |
| 17 | Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 10.42% | 8.75% | 9.26% | 9.73% |

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) | 10,513 |
| Total RWAs | 26,283 |



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 | 1,917,403 |
| 020 | Institution specific countercyclical buffer rate | 0.0009% |
| 030 | Institution specific countercyclical buffer requirement | 17 |

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 |
| | | | | | | |
| Lithuania | 1,592,040 | - | 2,350 | - | - | - |
| USA | 31,590 | - | - | - | - | - |
| Germany | 14,477 | - | - | - | - | - |
| France | 11,269 | - | 37 | - | - | - |
| Great Britain | 7,290 | - | - | - | - | - |
| Italy | 3,162 | - | 698 | - | - | - |
| Sweden | 7,285 | - | - | - | - | - |
| Czech Republic | 3,219 | - | - | - | - | - |
| Mexico | 4,149 | - | - | - | - | - |
| Ireland | 3,037 | - | - | - | - | - |
| Finland | 4,864 | - | - | - | - | - |
| Other | 7,681 | - | 893 | - | - | - |
| Total | 1,690,063 | - | 3,978 | - | - | - |

| | 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 | | |
| | | | | | | |
| Lithuania | 127,363 | 749 | - | 128,112 | 0.9406 | 0.0% |
| USA | 2,527 | - | - | 2,527 | 0.0186 | 0.0% |
| Germany | 1,158 | - | - | 1,158 | 0.0085 | 0.0% |
| France | 902 | 37 | - | 939 | 0.0069 | 0.0% |
| Great Britain | 583 | - | - | 583 | 0.0043 | 0.0% |



| | | | | | | |
|----------------|----------------|------------|----------|----------------|---------------|-------------|
| Italy | 253 | 56 | - | 309 | 0.0023 | 0.0% |
| Sweden | 583 | - | - | 583 | 0.0043 | 0.0% |
| Czech Republic | 258 | - | - | 258 | 0.0019 | 0.5% |
| Mexico | 332 | - | - | 332 | 0.0024 | 0.0% |
| Ireland | 243 | - | - | 243 | 0.0018 | 0.0% |
| Finland | 389 | - | - | 389 | 0.0029 | 0.0% |
| Other | 614 | 156 | - | 770 | 0.0057 | 0.0% |
| Total | 135,205 | 998 | - | 136,203 | 1.0000 | 0.0% |

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 2020 note to the financial statements “Accounting principles” in the section “Impairment of financial assets” (page 22) and note “Financial risk management” section 1.3 “Value reduction and provisioning principles” (page 31). 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 2020 | Average net exposures over the 2020 |
|---|---|-------------------------------------|
| Central governments or central banks | 894,424 | 723,570 |
| Regional governments or local authorities | 104,383 | 101,542 |
| Public sector entities | 7,114 | 7,238 |
| Multilateral development banks | 1,121 | 1,120 |
| International organisations | - | - |
| Institutions | 86,883 | 108,664 |
| Corporates | 462,136 | 435,151 |
| <i>Of which: SMEs</i> | 16,629 | 11,969 |
| Retail | 671,571 | 570,519 |
| <i>Of which: SMEs</i> | 228,105 | 194,440 |
| Secured by mortgages on immovable property | 800,878 | 900,207 |
| <i>Of which: SMEs</i> | 45,169 | 94,573 |
| Exposures in default | 86,957 | 42,730 |
| Items associated with particularly high risk | 70,027 | 79,542 |
| Covered bonds | - | - |
| Claims on institutions and corporates with a short-term credit assessment | - | - |
| Collective investments undertakings | 7,860 | 7,334 |
| Equity exposures | 12,304 | 15,642 |
| Other exposures | 140,968 | 121,993 |
| Total standardised approach | 3,346,626 | 3,115,250 |
| Total | 3,346,626 | 3,115,250 |



Table 14. Geographical breakdown of exposures

| | Net value | | | | | | | | |
|---|------------------|------------------|-----------------|---------------|---------------|---------------|---------------|---------------|----------------|
| | Europe | Lithuania | The Netherlands | Germany | France | Italy | Latvia | Poland | Other country |
| Central governments or central banks | 888,502 | 813,034 | - | - | - | 13,190 | 14,692 | 14,939 | 32,646 |
| Regional governments or local authorities | 104,383 | 104,383 | - | - | - | - | - | - | - |
| Public sector entities | 7,114 | 4,089 | - | - | - | - | - | - | 3,025 |
| Multilateral development banks | 1,121 | - | - | - | - | - | - | - | 1,121 |
| International organisations | - | - | - | - | - | - | - | - | - |
| Institutions | 83,386 | 2,507 | 31,784 | 15,785 | 4,029 | - | 648 | 246 | 28,388 |
| Corporates | 419,654 | 353,140 | 2,455 | 14,380 | 15,404 | 3,024 | - | - | 31,250 |
| Retail | 671,129 | 669,742 | - | 129 | - | 213 | 12 | - | 1,033 |
| Secured by mortgages on immovable property | 800,875 | 800,731 | - | - | - | - | 11 | - | 133 |
| Exposures in default | 86,957 | 86,957 | - | - | - | - | - | - | - |
| Items associated with particularly high risk | 70,027 | 70,027 | - | - | - | - | - | - | - |
| Covered bonds | - | - | - | - | - | - | - | - | - |
| Claims on institutions and corporates with a short-term credit assessment | - | - | - | - | - | - | - | - | - |
| Collective investments undertakings | 7,860 | 7,859 | 1 | - | - | - | - | - | - |
| Equity exposures | 11,946 | 11,906 | - | - | - | - | - | - | 40 |
| Other exposures | 140,885 | 138,081 | - | - | - | - | 39 | - | 2,765 |
| Total standardised approach | 3,293,839 | 3,062,457 | 34,241 | 30,294 | 19,433 | 16,426 | 15,401 | 15,185 | 100,402 |
| Total | 3,293,839 | 3,062,457 | 34,241 | 30,294 | 19,433 | 16,426 | 15,401 | 15,185 | 100,402 |

| | Net value | | | | | | |
|---|-----------|--------|--------|---------------|-----------------------------|--------|---------|
| | America | USA | Mexico | Other country | Asia, Oceania and Australia | Africa | Total |
| Central governments or central banks | 4,909 | - | 4,909 | - | 1,014 | - | 894,424 |
| Regional governments or local authorities | - | - | - | - | - | - | 104,383 |
| Public sector entities | - | - | - | - | - | - | 7,114 |
| Multilateral development banks | - | - | - | - | - | - | 1,121 |
| International organisations | - | - | - | - | - | - | - |
| Institutions | 814 | 404 | - | 410 | 2,682 | - | 86,883 |
| Corporates | 42,482 | 34,186 | 8,296 | - | - | - | 462,136 |
| Retail | 188 | 187 | 1 | - | 215 | 39 | 671,571 |
| Secured by mortgages on immovable property | - | - | - | - | 3 | - | 800,878 |
| Exposures in default | - | - | - | - | - | - | 86,957 |
| Items associated with particularly high risk | - | - | - | - | - | - | 70,027 |
| Covered bonds | - | - | - | - | - | - | - |
| Claims on institutions and corporates with a short-term credit assessment | - | - | - | - | - | - | - |



| | | | | | | | |
|-------------------------------------|--------|--------|--------|-----|-------|----|-----------|
| Collective investments undertakings | - | - | - | - | - | - | 7,860 |
| Equity exposures | 358 | 358 | - | - | - | - | 12,304 |
| Other exposures | 78 | 72 | - | 6 | 5 | - | 140,968 |
| Total standardised approach | 48,829 | 35,207 | 13,206 | 416 | 3,919 | 39 | 3,346,626 |
| Total | 48,829 | 35,207 | 13,206 | 416 | 3,919 | 39 | 3,346,626 |

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 | - | - | 3,025 | - | - | - | - | - | - |
| 10 | Multilateral development banks | - | - | - | - | - | - | - | - | - |
| 11 | International organisations | - | - | - | - | - | - | - | - | - |
| 12 | Institutions | - | - | - | - | - | - | - | - | - |
| 13 | Corporates | 7,946 | 7,521 | 109,405 | 31,432 | 19,168 | 39,685 | 43,888 | 34,968 | 20,039 |
| 14 | Retail | 41,858 | 1,749 | 32,083 | 4,213 | 1,965 | 20,461 | 52,831 | 19,829 | 7,115 |
| 15 | Secured by mortgages on immovable property | 54,113 | 5,604 | 101,157 | 22,486 | 7,580 | 30,647 | 81,284 | 58,788 | 31,066 |
| 16 | Exposures in default | 18,372 | 685 | 17,279 | 142 | 8 | 2,882 | 11,956 | 676 | 20,640 |
| 17 | Items associated with particularly high risk | - | - | - | - | - | 43,488 | 1,362 | - | - |
| 18 | Covered bonds | - | - | - | - | - | - | - | - | - |
| 19 | Claims on institutions and corporates with a short-term credit assessment | - | - | - | - | - | - | - | - | - |
| 20 | Collective investments undertakings | - | - | - | - | - | - | - | - | - |
| 21 | Equity exposures | - | - | - | - | 21 | - | - | - | 40 |
| 22 | Other exposures | 468 | - | - | - | - | - | 8,739 | - | 6,371 |
| 23 | Total standardised approach | 122,757 | 15,559 | 259,923 | 61,298 | 28,721 | 137,185 | 191,321 | 123,000 | 78,860 |
| 24 | Total | 122,757 | 15,559 | 259,923 | 61,298 | 28,721 | 137,185 | 191,321 | 123,000 | 78,860 |



| | | 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 | 350,015 | - | - | - | 544,409 | - | - | - | - | 894,424 |
| 8 | Regional governments or local authorities | - | - | - | 1,042 | 103,270 | - | - | - | 71 | 104,383 |
| 9 | Public sector entities | - | - | - | - | - | - | 4,088 | - | 1 | 7,114 |
| 10 | Multilateral development banks | 1,121 | - | - | - | - | - | - | - | - | 1,121 |
| 11 | International organisations | - | - | - | - | - | - | - | - | - | - |
| 12 | Institutions | 82,858 | 1,010 | - | - | - | - | - | - | 3,015 | 86,883 |
| 13 | Corporates | 10,117 | 15,826 | 7,361 | 65,186 | - | 119 | 9,428 | 2,460 | 1,201 | 462,136 |
| 14 | Retail | 2,344 | 20,607 | 5,696 | 138,658 | 379 | 1,229 | 2,489 | 2,048 | 314,278 | 671,571 |
| 15 | Secured by mortgages on immovable property | 6,352 | 182,642 | 10,464 | 5,666 | - | 22 | 23,113 | 3,934 | 175,528 | 800,878 |
| 16 | Exposures in default | 11 | 7,654 | 60 | 14 | 448 | 159 | 840 | 30 | 5,019 | 86,957 |
| 17 | Items associated with particularly high risk | - | 25,177 | - | - | - | - | - | - | - | 70,027 |
| 18 | Covered bonds | - | - | - | - | - | - | - | - | - | - |
| 19 | Claims on institutions and corporates with a short-term credit assessment | - | - | - | - | - | - | - | - | - | - |
| 20 | Collective investments undertakings | 7,859 | - | - | - | - | - | - | - | 1 | 7,860 |
| 21 | Equity exposures | 11,330 | 785 | - | - | - | - | 119 | - | 8 | 12,304 |
| 22 | Other exposures | - | 7,490 | - | - | - | - | - | - | 117,900 | 140,968 |
| 23 | Total standardised approach | 472,007 | 261,191 | 23,581 | 210,566 | 648,505 | 1,530 | 40,078 | 8,472 | 617,022 | 3,346,626 |
| 24 | Total | 472,007 | 261,191 | 23,581 | 210,566 | 648,505 | 1,530 | 40,078 | 8,472 | 617,022 | 3,346,626 |



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 | 350,015 | 47,966 | 485,664 | 10,779 | - | 894,424 |
| 8 | Regional governments or local authorities | - | 2,088 | 51,675 | 50,620 | - | 104,383 |
| 9 | Public sector entities | - | 2,504 | 3,357 | 1,253 | - | 7,114 |
| 10 | Multilateral development banks | - | 1,121 | - | - | - | 1,121 |
| 11 | International organisations | - | - | - | - | - | - |
| 12 | Institutions | 14,061 | 17,453 | 52,370 | 2,984 | 15 | 86,883 |
| 13 | Corporates | - | 106,984 | 307,559 | 44,516 | 3,077 | 462,136 |
| 14 | Retail | 1,192 | 93,487 | 288,908 | 279,873 | 8,111 | 671,571 |
| 15 | Secured by mortgages on immovable property | - | 70,904 | 449,853 | 279,699 | 422 | 800,878 |
| 16 | Exposures in default | - | 20,259 | 36,776 | 15,561 | 14,361 | 86,957 |
| 17 | Items associated with particularly high risk | 209 | 10,785 | 56,215 | 1,499 | 1,319 | 70,027 |
| 18 | Covered bonds | - | - | - | - | - | - |
| 19 | Claims on institutions and corporates with a short-term credit assessment | - | - | - | - | - | - |
| 20 | Collective investments undertakings | - | 4,931 | - | - | 2,929 | 7,860 |
| 21 | Equity exposures | - | - | - | - | 12,304 | 12,304 |
| 22 | Other exposures | 69,496 | 47,010 | 2,571 | 2,738 | 19,153 | 140,968 |
| 23 | Total standardised approach | 434,973 | 425,492 | 1,734,948 | 689,522 | 61,691 | 3,346,626 |
| 24 | Total | 434,973 | 425,492 | 1,734,948 | 689,522 | 61,691 | 3,346,626 |

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 | 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 | - | 894,638 | 214 | - | - | - | 894,424 |
| 17 | Regional governments or local authorities | - | 104,445 | 62 | - | - | (388) | 104,383 |
| 18 | Public sector entities | - | 7,167 | 53 | - | - | (38) | 7,114 |
| 19 | Multilateral development banks | - | 1,121 | - | - | - | - | 1,121 |
| 20 | International organisations | - | - | - | - | - | - | - |
| 21 | Institutions | - | 86,938 | 55 | - | - | 11 | 86,883 |
| 22 | Corporates | - | 465,221 | 3,085 | - | - | (812) | 462,136 |
| 23 | Of which: SMEs | - | 16,629 | - | - | - | 26 | 16,629 |
| 24 | Retail | - | 681,994 | 10,423 | - | - | (2,054) | 671,571 |
| 25 | Of which: SMEs | - | 229,245 | 1,140 | - | - | (788) | 228,105 |
| 26 | Secured by mortgages on immovable property | - | 805,126 | 4,248 | - | - | 312 | 800,878 |



| | | | | | | | | |
|-----------|---|---------|-----------|--------|---|-------|-------|-----------|
| 27 | <i>Of which: SMEs</i> | - | 45,381 | 212 | - | - | (450) | 45,169 |
| 28 | Exposures in default | 115,278 | - | 28,321 | - | 2,152 | 4,386 | 86,957 |
| 29 | Items associated with particularly high risk | - | 73,892 | 3,865 | - | - | 2,144 | 70,027 |
| 30 | Covered bonds | - | - | - | - | - | - | - |
| 31 | Claims on institutions and corporates with a short-term credit assessment | - | - | - | - | - | - | - |
| 32 | Collective investments undertakings | - | 7,955 | 95 | - | - | - | 7,860 |
| 33 | Equity exposures | - | 12,304 | - | - | - | - | 12,304 |
| 34 | Other exposures | - | 142,146 | 1,178 | - | - | 902 | 140,968 |
| 35 | Total standardised approach | 115,278 | 3,282,947 | 51,599 | - | 2,152 | 4,463 | 3,346,626 |
| 36 | Total | 115,278 | 3,282,947 | 51,599 | - | 2,152 | 4,463 | 3,346,626 |
| 37 | Of which: Loans | 115,278 | 1,699,415 | 50,040 | - | - | - | 1,764,653 |
| 38 | Of which: Debt securities | - | 727,907 | 342 | - | - | - | 727,565 |
| 39 | Of which: Off-balance-sheet exposures | - | 335,157 | - | - | - | - | 335,157 |

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 | 24,548 | 104,642 | 6,433 | - | - | 1,785 | 122,757 |
| 2 | Mining and quarrying | 1,708 | 14,965 | 1,114 | - | - | 383 | 15,559 |
| 3 | Manufacturing | 26,460 | 245,263 | 11,800 | - | - | 1,167 | 259,923 |
| 4 | Electricity, gas, steam and air conditioning supply | 271 | 61,251 | 224 | - | - | (88) | 61,298 |
| 5 | Water supply | 70 | 28,785 | 134 | - | - | (24) | 28,721 |
| 6 | Construction | 3,607 | 135,157 | 1,579 | - | - | (91) | 137,185 |
| 7 | Wholesale and retail trade | 16,952 | 180,007 | 5,638 | - | - | (941) | 191,321 |
| 8 | Transport and storage | 857 | 122,794 | 651 | - | - | (158) | 123,000 |
| 9 | Accommodation and food service activities | 23,643 | 58,412 | 3,195 | - | - | 409 | 78,860 |
| 10 | Information and communication | 121 | 45,005 | 75 | - | - | 18 | 45,051 |
| 11 | Real estate activities | 7,798 | 259,198 | 5,805 | - | - | 3,359 | 261,191 |
| 12 | Professional, scientific and technical activities | 101 | 23,567 | 87 | - | - | (1) | 23,581 |
| 13 | Administrative and support service activities | 42 | 211,882 | 1,358 | - | - | (1,276) | 210,566 |
| 14 | Public administration and defence, compulsory social security | 500 | 648,298 | 293 | - | - | (352) | 648,505 |
| 15 | Education | 159 | 1,374 | 3 | - | - | (6) | 1,530 |
| 16 | Human health services and social work activities | 1,518 | 39,775 | 1,215 | - | - | (471) | 40,078 |
| 17 | Arts, entertainment and recreation | 84 | 8,489 | 101 | - | - | (156) | 8,472 |
| 18 | Other services | 6,839 | 1,094,084 | 11,894 | - | 2,152 | 906 | 1,089,029 |
| 19 | Total | 115,278 | 3,282,947 | 51,599 | - | 2,152 | 4,463 | 3,346,626 |



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 | 115,278 | 3,230,125 | 51,564 | - | 2,152 | 4,463 | 3,293,839 |
| 2 | Lithuania | 115,278 | 2,998,555 | 51,376 | - | 2,152 | 4,463 | 3,062,457 |
| 3 | Poland | - | 34,299 | 58 | - | - | - | 34,241 |
| 4 | France | - | 30,312 | 18 | - | - | - | 30,294 |
| 5 | Romania | - | 19,442 | 9 | - | - | - | 19,433 |
| 6 | The Netherlands | - | 16,447 | 21 | - | - | - | 16,426 |
| 7 | Italy | - | 15,406 | 5 | - | - | - | 15,401 |
| 8 | Ireland | - | 15,190 | 5 | - | - | - | 15,185 |
| 9 | Other country | - | 100,474 | 72 | - | - | - | 100,402 |
| 10 | America | - | 48,863 | 34 | - | - | - | 48,829 |
| 11 | Asia, Oceania and Australia | - | 3,920 | 1 | - | - | - | 3,919 |
| 12 | Africa | - | 39 | - | - | - | - | 39 |
| 13 | Total | 115,278 | 3,282,947 | 51,599 | - | 2,152 | 4,463 | 3,346,626 |

Table 20. 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 | 41,382 | - |
| 3 | Decreases due to amounts reversed for estimated loan losses during the period | (27,499) | - |
| 4 | Decreases due to amounts taken against accumulated credit risk adjustments | (9,489) | - |
| 5 | Transfers between credit risk adjustments | - | - |
| 6 | Impact of exchange rate differences | (1) | - |
| 7 | Business combinations, including acquisitions and disposals of subsidiaries | - | - |
| 8 | Other adjustments | (34) | - |
| 9 | Closing balance | 54,659 | - |
| 10 | Recoveries on credit risk adjustments recorded directly to the statement of profit or loss | 1,451 | - |
| 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 21. Changes in the stock of defaulted and impaired loans and debt securities

| | | a |
|---|---|---|
| | | Gross carrying value defaulted exposures |
| 1 | Opening balance | 47,524 |
| 2 | Loans and debt securities that have defaulted or impaired since the last reporting period | 75,216 |
| 3 | Returned to non-defaulted status | (835) |
| 4 | Amounts written off | (2,152) |
| 5 | Other changes | (4,475) |
| 6 | Closing balance | 115,278 |

Qualitative information on credit risk mitigation is presented in 2020 note to the financial statements “Financial risk management” section 1.2 “Risk limit control and mitigation policies” (page 30) and section 1.5 (d) “Information about loan collateral” (page 41).

Table 22. 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 | 1,007,723 | 766,465 | 744,937 | 21,528 | - |
| 2 | Total debt securities | 727,565 | - | - | - | - |
| 3 | Total exposures | 1,735,288 | 766,465 | 744,937 | 21,528 | - |
| 4 | Of which defaulted | 83,374 | 3,495 | - | 3,495 | - |



FORBEARANCE

Table 23. 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 | 132,757 | 69,889 | 69,889 | 69,889 | (3,117) | (22,260) | 161,595 | 41,130 |
| 2 | Central banks | - | - | - | - | - | - | - | - |
| 3 | General governments | 1,460 | - | - | - | - | - | - | - |
| 4 | Credit institutions | - | - | - | - | - | - | - | - |
| 5 | Other financial corporations | - | - | - | - | - | - | - | - |
| 6 | Non-financial corporations | 120,098 | 55,620 | 55,620 | 55,620 | (3,117) | (18,291) | 148,376 | 36,665 |
| 7 | Households | 11,199 | 14,269 | 14,269 | 14,269 | - | (3,969) | 13,218 | 4,464 |
| 8 | Debt Securities | - | - | - | - | - | - | - | - |
| 9 | Loan commitments given | 938 | 753 | - | - | - | - | - | - |
| 10 | Total | 133,695 | 70,642 | 69,889 | 69,889 | (3,117) | (22,260) | 161,595 | 41,130 |

Table 24. Quality of forbearance

| | | a |
|---|---|---|
| | | Gross carrying amount of forborne exposures |
| 1 | Loans and advances that have been forborne more than twice | 165,359 |
| 2 | Non-performing forborne loans and advances that failed to meet the non-performing exit criteria | 34,946 |



NON-PERFORMING EXPOSURES

Table 25. 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 | Cash balances at central banks and other demand deposits | 362,581 | 362,581 | - | - | - | - | - | - | - | - | - | |
| 2 | Loans and advances | 1,693,029 | 1,686,915 | 6,114 | 129,270 | 84,699 | 1,183 | 8,170 | 17,563 | 11,289 | 2,264 | 4,102 | 129,279 |
| 3 | Central banks | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | General governments | 92,255 | 92,255 | - | - | - | - | - | - | - | - | - | - |
| 5 | Credit institutions | 2,116 | 2,116 | - | - | - | - | - | - | - | - | - | - |
| 6 | Other financial corporations | 18,252 | 18,252 | - | 4 | 4 | - | - | - | - | - | - | 4 |
| 7 | Non-financial corporations | 935,183 | 934,499 | 684 | 102,238 | 67,732 | 155 | 6,489 | 12,604 | 9,590 | 2,157 | 3,511 | 102,240 |
| 8 | <i>Of which SMEs</i> | 808,932 | 808,254 | 678 | 98,909 | 64,403 | 155 | 6,489 | 12,604 | 9,590 | 2,157 | 3,511 | 98,907 |
| 9 | Households | 645,223 | 639,793 | 5,430 | 27,028 | 16,963 | 1,028 | 1,681 | 4,959 | 1,699 | 107 | 591 | 27,035 |
| 10 | Debt securities | 727,907 | 727,907 | - | - | - | - | - | - | - | - | - | - |
| 11 | Central banks | - | - | - | - | - | - | - | - | - | - | - | - |
| 12 | General governments | 544,588 | 544,588 | - | - | - | - | - | - | - | - | - | - |
| 13 | Credit institutions | 11,913 | 11,913 | - | - | - | - | - | - | - | - | - | - |
| 14 | Other financial corporations | 56,285 | 56,285 | - | - | - | - | - | - | - | - | - | - |
| 15 | Non-financial corporations | 115,121 | 115,121 | - | - | - | - | - | - | - | - | - | - |
| 16 | Off-balance-sheet exposures | 333,986 | | | 1,171 | | | | | | | | 1,171 |
| 17 | Central banks | - | | | - | | | | | | | | - |
| 18 | General governments | 6,660 | | | - | | | | | | | | - |
| 19 | Credit institutions | 244 | | | - | | | | | | | | - |
| 20 | Other financial corporations | 10,231 | | | - | | | | | | | | - |
| 21 | Non-financial corporations | 272,009 | | | 1,116 | | | | | | | | 1,116 |
| 22 | Households | 44,842 | | | 55 | | | | | | | | 55 |
| 23 | Total | 3,117,503 | 2,777,403 | 6,114 | 130,441 | 84,699 | 1,183 | 8,170 | 17,563 | 11,289 | 2,264 | 4,102 | 130,450 |



Table 26. 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 | | | | | | | |
| Cash balances at central banks and other demand deposits | 362,581 | 362,581 | - | - | - | - | | | | | | |
| Loans and advances | 1,693,029 | 1,409,801 | 283,228 | 129,270 | 13 | 129,257 | | | | | | |
| Central banks | - | - | - | - | - | - | | | | | | |
| General governments | 92,255 | 90,373 | 1,882 | - | - | - | | | | | | |
| Credit institutions | 2,116 | 2,116 | - | - | - | - | | | | | | |
| Other financial corporations | 18,252 | 13,067 | 5,185 | 4 | - | 4 | | | | | | |
| Non-financial corporations | 935,183 | 693,574 | 241,609 | 102,238 | 13 | 102,225 | | | | | | |
| Of which SMEs | 808,932 | 617,670 | 191,262 | 98,909 | 2 | 98,907 | | | | | | |
| Households | 645,223 | 610,671 | 34,552 | 27,028 | - | 27,028 | | | | | | |
| Debt securities | 727,907 | 726,933 | 974 | - | - | - | | | | | | |
| Central banks | - | - | - | - | - | - | | | | | | |
| General governments | 544,588 | 544,588 | - | - | - | - | | | | | | |
| Credit institutions | 11,913 | 11,913 | - | - | - | - | | | | | | |
| Other financial corporations | 56,285 | 56,285 | - | - | - | - | | | | | | |
| Non-financial corporations | 115,121 | 114,147 | 974 | - | - | - | | | | | | |
| Off-balance-sheet exposures | 333,986 | 301,817 | 32,169 | 1,171 | 0 | 1,171 | | | | | | |
| Central banks | - | - | - | - | - | - | | | | | | |
| General governments | 6,660 | 6,660 | - | - | - | - | | | | | | |
| Credit institutions | 244 | 244 | - | - | - | - | | | | | | |
| Other financial corporations | 10,231 | 10,231 | - | - | - | - | | | | | | |
| Non-financial corporations | 272,009 | 241,340 | 30,669 | 1,116 | - | 1,116 | | | | | | |
| Households | 44,842 | 43,342 | 1,500 | 55 | - | 55 | | | | | | |
| Total | 3,117,503 | 2,801,132 | 316,371 | 130,441 | 13 | 130,428 | | | | | | |

| | 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 | Cash balances at central banks and other demand deposits | (42) | (42) | - | - | - | - | - | - | - | | | | | | | | |
| 2 | Loans and advances | (16,403) | (8,485) | (7,918) | (33,798) | (4) | (33,794) | (8,277) | 1,130,407 | 74,560 | | | | | | | | |



| | | | | | | | | | | |
|----|------------------------------|-----------------|----------------|----------------|-----------------|------------|-----------------|----------------|------------------|---------------|
| 3 | Central banks | - | - | - | - | - | - | - | - | - |
| 4 | General governments | (109) | (62) | (47) | - | - | - | - | - | - |
| 5 | Credit institutions | - | - | - | - | - | - | - | - | - |
| 6 | Other financial corporations | (132) | (29) | (103) | (4) | - | (4) | - | - | - |
| 7 | Non-financial corporations | (8,063) | (2,291) | (5,772) | (25,830) | (4) | (25,826) | (8,277) | 791,936 | 65,254 |
| 8 | <i>Of which SMEs</i> | (6,385) | (1,625) | (4,760) | (24,921) | (3) | (24,918) | (8,277) | 695,142 | 64,083 |
| 9 | Households | (8,099) | (6,103) | (1,996) | (7,964) | - | (7,964) | - | 338,471 | 9,306 |
| 10 | Debt securities | (342) | (306) | (36) | | | | | | |
| 11 | Central banks | - | - | - | - | - | - | - | - | - |
| 12 | General governments | (180) | (180) | - | - | - | - | - | - | - |
| 13 | Credit institutions | (7) | (7) | - | - | - | - | - | - | - |
| 14 | Other financial corporations | (39) | (39) | - | - | - | - | - | - | - |
| 15 | Non-financial corporations | (116) | (80) | (36) | - | - | - | - | - | - |
| 16 | Off-balance-sheet exposures | | | | | | | | | |
| 17 | Central banks | - | - | - | - | - | - | - | - | - |
| 18 | General governments | - | - | - | - | - | - | - | - | - |
| 19 | Credit institutions | - | - | - | - | - | - | - | - | - |
| 20 | Other financial corporations | - | - | - | - | - | - | - | - | - |
| 21 | Non-financial corporations | - | - | - | - | - | - | - | - | - |
| 22 | Households | - | - | - | - | - | - | - | - | - |
| 23 | Total | (16,787) | (8,833) | (7,954) | (33,798) | (4) | (33,794) | (8,277) | 1,130,407 | 74,560 |

Table 27. 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 subject to impairment | | | | |
| | | Of which defaulted | | | | | |
| 1 | On-balance-sheet exposures | 2,912,787 | 129,270 | 129,270 | 129,270 | (50,585) | - |
| 2 | Lithuania | 2,630,285 | 129,269 | 129,269 | 129,269 | (50,363) | - |
| 3 | Poland | 34,813 | - | - | - | (27) | - |
| 4 | Netherlands | 34,298 | - | - | - | (58) | - |
| 5 | United States of America | 29,560 | - | - | - | (18) | - |
| 6 | Other countries | 183,831 | 1 | 1 | 1 | (119) | - |
| 7 | Off-balance-sheet exposures | 335,157 | 1,171 | 1,171 | | | |
| 8 | Lithuania | 334,841 | 1,171 | 1,171 | | - | |
| 9 | Other countries | 316 | - | - | | - | |
| 10 | Total | 3,247,944 | 130,441 | 130,441 | 129,270 | (50,585) | - |



Table 28. 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 | 46,233 | 8,624 | 8,624 | 46,233 | (1,265) | - | |
| 2 | Mining and quarrying | 12,643 | 1,708 | 1,708 | 12,643 | (1,112) | - | |
| 3 | Manufacturing | 188,679 | 23,346 | 23,346 | 188,679 | (12,253) | - | |
| 4 | Electricity, gas, steam and air conditioning supply | 32,441 | 486 | 486 | 32,441 | (224) | - | |
| 5 | Water supply | 20,111 | 70 | 70 | 20,111 | (134) | - | |
| 6 | Construction | 89,864 | 3,884 | 3,884 | 89,864 | (1,658) | - | |
| 7 | Wholesale and retail trade | 151,264 | 15,033 | 15,033 | 151,264 | (4,489) | - | |
| 8 | Transport and storage | 95,583 | 866 | 866 | 95,583 | (649) | - | |
| 9 | Accommodation and food service activities | 34,261 | 19,182 | 19,182 | 34,261 | (2,657) | - | |
| 10 | Information and communication | 2,542 | 120 | 120 | 2,542 | (55) | - | |
| 11 | Financial and insurance activities | 573 | 0 | 0 | 573 | (4) | - | |
| 12 | Real estate activities | 218,619 | 22,965 | 22,965 | 218,619 | (5,843) | - | |
| 13 | Professional, scientific and technical activities | 30,545 | 2,079 | 2,079 | 30,545 | (217) | - | |
| 14 | Administrative and support service activities | 65,363 | 2,155 | 2,155 | 65,363 | (2,059) | - | |
| 15 | Public administration and defence, compulsory social security | - | - | - | - | - | - | |
| 16 | Education | 1,615 | 177 | 177 | 1,615 | (22) | - | |
| 17 | Human health services and social work activities | 30,448 | 1,518 | 1,518 | 30,448 | (1,127) | - | |
| 18 | Arts, entertainment and recreation | 10,350 | 9 | 9 | 10,350 | (73) | - | |
| 19 | Other services | 6,287 | 16 | 16 | 6,288 | (52) | - | |
| 20 | Total | 1,037,421 | 71,755 | 71,755 | 1,037,422 | (33,893) | - | |



COLLATERAL VALUATION

Table 29. Collateral valuation - loans and advances

| | a | b | c | d | e | f | g | h | i | j | k | l | | |
|--------------------|--|-----------|-----------|---------------------------------------|---|---------|---------|-------|--|--|--|--|--|------------------------------|
| Loans and advances | | | | | | | | | | | | | | |
| | Performing | | | Non-performing | | | | | | | | | | |
| | | | | Past due > 90 days | | | | | | | | | | |
| | | | | Of which past due > 30 days ≤ 90 days | Unlikely to pay that are not past due or are past due ≤ 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 | 1,822,299 | 1,693,029 | 6,114 | 129,270 | 84,699 | 44,571 | 1,183 | 8,170 | 17,563 | 11,289 | 2,264 | 4,102 | |
| 2 | Of which secured | 1,368,587 | 1,244,836 | 1,834 | 123,751 | 80,943 | 42,808 | 588 | 7,982 | 16,987 | 10,894 | 2,259 | 4,099 | |
| 3 | Of which secured with immovable property | 1,203,309 | 1,094,014 | 859 | 109,295 | 72,199 | 37,096 | 461 | 7,378 | 15,673 | 8,911 | 2,040 | 2,633 | |
| 4 | Of which instruments with LTV higher than 60% and lower or equal to 80% | 214,482 | 202,941 | | 11,541 | 5,795 | 5,746 | | | | | | | |
| 5 | Of which instruments with LTV higher than 80% and lower or equal to 100% | 96,064 | 80,336 | | 15,728 | 10,391 | 5,337 | | | | | | | |
| 6 | Of which instruments with LTV higher than 100% | 49,828 | 38,132 | | 11,696 | 1,614 | 10,082 | | | | | | | |
| 7 | Accumulated impairment for secured assets | 39,791 | 9,224 | 59 | 30,567 | 10,340 | 20,228 | 111 | 2,699 | 8,077 | 5,278 | 1,341 | 2,721 | |
| 8 | Collateral | | | | | | | | | | | | | |
| 9 | Of which value capped at the value of exposure | 1,145,453 | 1,071,925 | 1,207 | 73,528 | 55,644 | 17,884 | 310 | 4,116 | 8,655 | 4,088 | 303 | 412 | |
| 10 | Of which immovable property | 976,193 | 911,000 | 638 | 65,193 | 48,512 | 16,681 | 273 | 3,809 | 8,286 | 3,651 | 297 | 365 | |
| 11 | Of which value above the cap | 5,240,528 | 4,615,757 | 4,607 | 624,771 | 484,112 | 140,659 | 1,258 | 40,864 | 40,555 | 40,024 | 8,990 | 8,968 | |
| 12 | Of which immovable property | 1,955,700 | 1,794,282 | 1,831 | 161,418 | 130,072 | 31,346 | 554 | 8,049 | 9,035 | 9,675 | 121 | 3,912 | |
| 13 | Financial guarantees received | 59,514 | 58,482 | 245 | 1,032 | 189 | 843 | 19 | 8 | 61 | 176 | 355 | 224 | |
| 14 | Accumulated partial write-off | 8,277 | - | - | 8,277 | - | 8,277 | - | 4,377 | - | 3,682 | - | 218 | |

DISCLOSURE TEMPLATES: CHANGES IN THE STOCK OF NPLS

Table 30. Collateral valuation - loans and advances

| | a | b |
|---|---|------------------------------------|
| | Gross carrying amount | Related net accumulated recoveries |
| 1 | Initial stock of non-performing loans and advances | 91,539 |
| 2 | Inflows to non-performing portfolios | 63,756 |
| 3 | Outflows from non-performing portfolios | 26,025 |
| 4 | Outflow to performing portfolio | 2,157 |



| | | | |
|-----------|---|----------------|--|
| 5 | Outflow due to loan repayment, partial or total | 16,948 | |
| 6 | Outflow due to collateral liquidations | 5,126 | |
| 7 | Outflow due to taking possession of collateral | 300 | |
| 8 | Outflow due to sale of instruments | 1,287 | |
| 9 | Outflow due to risk transfers | 0 | |
| 10 | Outflows due to write-offs | 207 | |
| 11 | Outflow due to other situations | 0 | |
| 12 | Outflow due to reclassification as held for sale | 0 | |
| 13 | Final stock of non-performing loans and advances | 129,270 | |

FORECLOSED ASSETS

Table 31. 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) | 76 | - |
| 2 | Other than PP&E | 435 | (3) |
| 3 | <i>Residential immovable property</i> | - | - |
| 4 | <i>Commercial Immovable property</i> | 43 | - |
| 5 | <i>Movable property (auto, shipping, etc.)</i> | 392 | (3) |
| 6 | <i>Equity and debt instruments</i> | - | - |
| 7 | <i>Other</i> | - | - |
| 8 | Total | 511 | (3) |

Table 32. 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 | | | | | | | | | |
| | | | | | | Foreclosed ≤ 2 years | | Foreclosed > 2 years ≤ 5 years | | Foreclosed > 5 years | | Of which non-current assets held-for-sale | |
| | | 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 |
| 1 | Collateral obtained by taking possession classified as PP&E | 76 | - | - | - | | | | | | | | |
| 2 | Collateral obtained by taking possession other than that classified as PP&E | 435 | (3) | 435 | (3) | 428 | (3) | 7 | - | - | - | - | - |



| | | | | | | | | | | | | | |
|---|---|-----|-----|-----|-----|-----|-----|---|---|---|---|---|---|
| 3 | Residential immovable property | - | - | - | - | - | - | - | - | - | - | - | - |
| 4 | Commercial immovable property | 43 | - | 43 | - | 43 | - | - | - | - | - | - | - |
| 5 | Movable property (auto, shipping, etc.) | 392 | (3) | 392 | (3) | 385 | (3) | 7 | - | - | - | - | - |
| 6 | Equity and debt instruments | - | - | - | - | - | - | - | - | - | - | - | - |
| 7 | Other | - | - | - | - | - | - | - | - | - | - | - | - |
| 8 | Total | 511 | (3) | 435 | (3) | 428 | (3) | 7 | - | - | - | - | - |

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

Table 33. 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 | 4,816 | 4,816 | - | 1,041 | - | - |
| 2 | of which: Households | 1,545 | 1,545 | - | 143 | - | - |
| 3 | of which: Collateralised by residential immovable property | 1,354 | 1,354 | - | 120 | - | - |
| 4 | of which: Non-financial corporations | 3,270 | 3,270 | - | 899 | - | - |
| 5 | of which: Small and Medium-sized Enterprises | 3,270 | 3,270 | - | 899 | - | - |
| 6 | of which: Collateralised by commercial immovable property | 3,225 | 3,225 | - | 853 | - | - |



(continuation)

| | 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 | (22) | (22) | - | (14) | - | - | - |
| 2 | of which: Households | (7) | (7) | - | - | - | - | - |
| 3 | <i>of which: Collateralised by residential immovable property</i> | (6) | (6) | - | - | - | - | - |
| 4 | of which: Non-financial corporations | (15) | (15) | - | (14) | - | - | - |
| 5 | <i>of which: Small and Medium-sized Enterprises</i> | (15) | (15) | - | (14) | - | - | - |
| 6 | <i>of which: Collateralised by commercial immovable property</i> | (15) | (15) | - | (14) | - | - | - |

Table 34. 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 | 654 | 122,432 | | |
| 2 | Loans and advances subject to moratorium (granted) | 514 | 76,416 | - | 71,600 | 3,507 | 1,308 | - | - |
| 3 | of which: Households | | 8,638 | - | 7,093 | 237 | 1,308 | - | - |
| 4 | <i>of which: Collateralised by residential immovable property</i> | | 4,589 | - | 3,235 | 209 | 1,145 | - | - |
| 5 | of which: Non-financial corporations | | 67,778 | - | 64,508 | 3,270 | - | - | - |
| 6 | <i>of which: Small and Medium-sized Enterprises</i> | | 64,335 | - | 61,064 | 3,270 | - | - | - |
| 7 | <i>of which: Collateralised by commercial immovable property</i> | | 55,482 | - | 52,258 | 3,225 | - | - | - |



Table 35. 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 | | Maximum amount of the guarantee that can be considered | Gross carrying amount |
| | | | of which: forborne | Public guarantees received | Inflows to non-performing exposures |
| 1 | Newly originated loans and advances subject to public guarantee schemes | 2,484 | - | 398 | - |
| 2 | of which: Households | - | | | - |
| 3 | of which: <i>Collateralised by residential immovable property</i> | - | | | - |
| 4 | of which: Non-financial corporations | 2,484 | - | 398 | - |
| 5 | of which: <i>Small and Medium-sized Enterprises</i> | 2,459 | | | - |
| 6 | of which: <i>Collateralised by commercial immovable property</i> | 134 | | | - |

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 36. Standardised approach – Credit risk exposure and CRM effects

| | | a | b | c | d | e | f |
|---|--|------------------------------|--------------------------|----------------------------|--------------------------|----------------------|-------------|
| | Exposure classes | 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 | 894,424 | - | 894,424 | - | 14,115 | - |
| 2 | Regional government or local authorities | 101,342 | 3,041 | 101,342 | 1,433 | 36 | - |
| 3 | Public sector entities | 5,032 | 2,082 | 26,560 | 1,041 | 4,549 | - |
| 4 | Multilateral development banks | 1,121 | - | 1,121 | - | - | - |
| 5 | International organisations | - | - | - | - | - | - |
| 6 | Institutions | 85,343 | 418 | 85,343 | 209 | 36,483 | - |
| 7 | Corporates | 281,547 | 179,644 | 271,941 | 86,345 | 342,645 | 1 |



| | | | | | | | |
|----|---|------------------|----------------|------------------|----------------|------------------|----------|
| 8 | Retail | 589,626 | 81,187 | 586,046 | 38,336 | 441,116 | 1 |
| 9 | Secured by mortgages on immovable property | 749,688 | 51,190 | 744,937 | 22,447 | 572,341 | 1 |
| 10 | Exposures in default | 86,957 | - | 83,374 | - | 109,951 | 1 |
| 11 | Higher-risk categories | 52,432 | 17,595 | 52,424 | 8,687 | 91,666 | 2 |
| 12 | Covered bonds | - | - | - | - | - | - |
| 13 | Institutions and corporates with a short-term credit assessment | - | - | - | - | - | - |
| 14 | Collective investment undertakings | 2,929 | - | 2,929 | - | 2,929 | 1 |
| 15 | Equity | 12,304 | - | 12,304 | - | 28,074 | 2 |
| 16 | Other items | 140,968 | - | 140,968 | - | 71,472 | 1 |
| 17 | Total | 3,003,713 | 335,157 | 3,003,713 | 158,498 | 1,715,375 | 1 |

Table 37. Standardised approach

| | Exposure classes | Risk weight | | | | | | | | |
|----|---|------------------|----------|----------|----------|---------------|----------------|----------------|----------|----------------|
| | | 0% | 2% | 4% | 10% | 20% | 35% | 50% | 70% | 75% |
| 1 | Central governments or central banks | 857,305 | - | - | - | 15,953 | - | 20,483 | - | - |
| 2 | Regional government or local authorities | 102,704 | - | - | - | - | - | 71 | - | - |
| 3 | Public sector entities | 21,528 | - | - | - | - | - | 3,048 | - | - |
| 4 | Multilateral development banks | 1,121 | - | - | - | - | - | - | - | - |
| 5 | International organisations | - | - | - | - | - | - | - | - | - |
| 6 | Institutions | - | - | - | - | 21,146 | - | 64,304 | - | - |
| 7 | Corporates | - | - | - | - | 821 | - | 29,970 | - | - |
| 8 | Retail | - | - | - | - | - | - | - | - | 624,382 |
| 9 | Secured by mortgages on immovable property | - | - | - | - | - | 162,748 | 178,514 | - | - |
| 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 | 69,496 | - | - | - | - | - | - | - | - |
| 17 | Total | 1,052,154 | - | - | - | 37,920 | 162,748 | 296,390 | - | 624,382 |

(continuation)

| | Exposure classes | Risk weight | | | | | | Total | Of which unrated | |
|---|--|-------------|------|------|------|-------|--------|-------|------------------|----------|
| | | 100% | 150% | 250% | 370% | 1250% | Others | | | Deducted |
| 1 | Central governments or central banks | 683 | - | - | - | - | - | - | 894,424 | 350,015 |
| 2 | Regional government or local authorities | - | - | - | - | - | - | - | 102,775 | 102,775 |
| 3 | Public sector entities | 3,025 | - | - | - | - | - | - | 27,601 | 24,576 |
| 4 | Multilateral development banks | - | - | - | - | - | - | - | 1,121 | 1,656 |



| | | | | | | | | | | |
|----|---|----------------|----------------|---------------|----------|----------|----------|----------|------------------|------------------|
| 5 | International organisations | - | - | - | - | - | - | - | - | - |
| 6 | Institutions | 102 | - | - | - | - | - | - | 85,552 | 2,997 |
| 7 | Corporates | 327,495 | - | - | - | - | - | - | 358,286 | 249,323 |
| 8 | Retail | - | - | - | - | - | - | - | 624,382 | 624,382 |
| 9 | Secured by mortgages on immovable property | 426,122 | - | - | - | - | - | - | 767,384 | 767,384 |
| 10 | Exposures in default | 30,220 | 53,154 | - | - | - | - | - | 83,374 | 83,374 |
| 11 | Higher-risk categories | - | 61,111 | - | - | - | - | - | 61,111 | 61,111 |
| 12 | Covered bonds | - | - | - | - | - | - | - | - | - |
| 13 | Institutions and corporates with a short-term credit assessment | - | - | - | - | - | - | - | - | - |
| 14 | Collective investment undertakings | 2,929 | - | - | - | - | - | - | 2,929 | 2,929 |
| 15 | Equity | 1,791 | - | 10,513 | - | - | - | - | 12,304 | 12,304 |
| 16 | Other items | 71,472 | - | - | - | - | - | - | 140,968 | 140,968 |
| 17 | Total | 863,839 | 114,265 | 10,513 | - | - | - | - | 3,162,211 | 2,423,794 |

CRR

Table 38. 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 | 2,024 | | | | 2,024 | 1,148 |
| 3 | Standardised approach | | 1,094 | | 0.037 | 40 | 500 |
| 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) | | | | | 1,882 | 1,796 |
| 9 | Financial collateral comprehensive method (for SFTs) | | | | | - | - |
| 10 | VaR for SFTs | | | | | - | - |
| 11 | Total | | | | | | 3,444 |



Table 39. 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 | 1,094 | 500 |
| EU4 | Based on the original exposure method | - | - |
| 5 | Total subject to the CVA capital charge | 1,094 | 500 |

Table 40. 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) | | 2,944 |
| 12 | Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which | 3,906 | 2,944 |
| 13 | (i) OTC derivatives | - | |
| 14 | (ii) Exchange-traded derivatives | - | |
| 15 | (iii) SFTs | 2,024 | 1,148 |
| 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 41. 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 | - | - | - | - | 935 | 187 | - |
| 7 | Corporates | - | - | - | - | - | - | - |
| 8 | Retail | - | - | - | - | - | - | - |
| 9 | Institutions and corporates with a short-term credit assessment | - | - | - | - | - | - | - |
| 10 | Other items | - | - | - | - | - | - | - |
| 11 | Total | - | - | - | - | 935 | 187 | - |

(continuation)

| | 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 | - | - | - | - | 1,122 | 403 |
| 7 | Corporates | - | 726 | - | - | 726 | 726 |
| 8 | Retail | 339 | - | - | - | 339 | 339 |
| 9 | Institutions and corporates with a short-term credit assessment | - | - | - | - | - | - |
| 10 | Other items | - | 1,719 | - | - | 1,719 | 1,719 |
| 11 | Total | 339 | 2,445 | - | - | 3,906 | 3,187 |

Table 42. 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 | 2,024 | - | 2,024 | - | 2,024 |
| 2 | SFTs | 5,732 | 3,850 | 1,882 | - | 1,882 |
| 3 | Cross-product netting | - | - | - | - | - |
| 4 | Total | 7,756 | 3,850 | 3,906 | - | 3,906 |



ASSET ENCUMBRANCE

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 | |
|-----|--|--------------------------------------|---------|---------------------------------|---------|--|---------|-----------------------------------|---------|
| | | 010 | 030 | 040 | 050 | 060 | 080 | 090 | 100 |
| 010 | Assets of the reporting institution | 158,299 | 155,404 | | | 2,664,406 | 687,014 | | |
| 030 | Equity instruments | - | - | | | 4,974 | - | | |
| 040 | Debt securities | 155,404 | 155,404 | 134,754 | 134,754 | 554,932 | 477,941 | 566,759 | 488,579 |
| 050 | of which: covered bonds | - | - | - | - | - | - | - | - |
| 060 | of which: asset-backed securities | - | - | - | - | - | - | - | - |
| 070 | of which: issued by general governments | 133,302 | 133,302 | 134,754 | 134,754 | 389,103 | 379,266 | 399,271 | 389,319 |
| 080 | of which: issued by financial corporations | 6,172 | - | 6,266 | 6,266 | 63,480 | 50,183 | 64,598 | 50,589 |
| 090 | of which: issued by non-financial corporations | 19,189 | - | 19,584 | 19,584 | 106,800 | 53,840 | 107,576 | 54,231 |
| 120 | Other assets | 3,048 | - | | | 2,115,607 | 209,463 | | |

Template B. Collateral received

| | | Fair value of encumbered collateral received or own debt securities issued | | Unencumbered | |
|-----|--|--|---------|--------------|-----|
| | | 010 | 030 | 040 | 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 | 180.340 | 155.404 | | |



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 | 157,853 | 180,240 |

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 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 43. Market risk under the standardised approach

| | | a | b |
|-------------------|---|--------|----------------------|
| | | RWAs | Capital requirements |
| Outright products | | | |
| 1 | Interest rate risk (general and specific) | 12,510 | 1,001 |
| 2 | Equity risk (general and specific) | 1,476 | 118 |
| 3 | Foreign exchange risk | - | - |
| 4 | Commodity risk | - | - |
| Options | | | |
| 5 | Simplified approach | - | - |
| 6 | Delta-plus method | - | - |
| 7 | Scenario approach | - | - |
| 8 | Securitisation (specific risk) | - | - |
| 9 | Total | 13,986 | 1,119 |

REMUNERATION

Information on remuneration policies is provided in the Consolidated Annual Report 2020, section "Remuneration Policy" (page 148).



LEVERAGE RATIO

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

| | | Applicable Amount |
|-------|---|-------------------|
| 1 | Total assets as per published financial statements | 2,995,416 |
| 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 | 1,580 |
| 5 | Adjustment for securities financing transactions (SFTs) | (3,850) |
| 6 | Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures) | 335,157 |
| 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 | 24,008 |
| 8 | Leverage ratio total exposure measure | 3,352,311 |

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) | 3,008,077 |
| 2 | (Asset amounts deducted in determining Tier 1 capital) | (4,412) |
| 3 | Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2) | 3,003,665 |
| Derivative exposures | | |
| 4 | Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin) | 444 |
| 5 | Add-on amounts for PFE associated with all derivatives transactions (mark- to-market method) | 1,580 |
| 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) | 2,024 |
| SFT exposures | | |



| | | |
|--|--|--------------|
| 12 | Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions | 5,732 |
| 13 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | (3,850) |
| 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) | 1,882 |
| Other off-balance sheet exposures | | |
| 17 | Off-balance sheet exposures at gross notional amount | 335,157 |
| 18 | (Adjustments for conversion to credit equivalent amounts) | - |
| 19 | Other off-balance sheet exposures (sum of lines 17 and 18) | 335,157 |
| 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 | 376,773 |
| 21 | Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b) | 3,342,728 |
| Leverage ratio | | |
| 22 | Leverage ratio | 11.27% |
| 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: | 3,013,740 |
| EU-2 | Trading book exposures | 10,027 |
| EU-3 | Banking book exposures, of which: | 3,003,713 |
| EU-4 | Covered bonds | - |
| EU-5 | Exposures treated as sovereigns | 894,424 |
| EU-6 | Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns | 107,495 |
| EU-7 | Institutions | 85,343 |
| EU-8 | Secured by mortgages of immovable properties | 802,120 |
| EU-9 | Retail exposures | 589,626 |
| EU-10 | Corporates | 281,547 |



| | | |
|-------|--|---------|
| EU-11 | Exposures in default | 86,957 |
| EU-12 | Other exposures (e.g. equity, securitisations, and other non-credit obligation assets) | 156,201 |

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 its strategic objectives, the Financial group takes on the risk of liquidity, the appetite for which is defined in the Risk Appetite Statement after assessing current and future activities. The Group's liquidity risk appetite is formed in such a way that the Financial Group is able to meet its obligations to customers and legal obligations to partners under both normal and unfavorable financial market conditions during the specified survival period.

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 Bank is not part of any larger group and therefore plans its liquidity / funding structure to ensure survival without external assistance without incurring significant refinancing risk. For this reason, the Financial Group's liquidity margin is 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.

For short-term and long-term financing, the Financial Group uses customer deposits as the main source of financing. The Group seeks to attract MREL (Minimum Own Funds and Eligible Obligations) eligible liabilities and thus achieve diversification of funding sources.

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 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 detailed information on liquidity risk is provided in 2020 note to the financial statements "Financial risk management" Part 3 "Liquidity risk" (page 63).



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) | | | |
|--|--|----------------------------------|------------|------------|------------|
| | | 31-03-2020 | 30-06-2020 | 30-09-2020 | 31-12-2020 |
| 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: | 1,239,423 | 1,405,132 | 1,581,916 | 1,777,036 |
| 3 | <i>Stable deposits</i> | 777,549 | 791,140 | 806,829 | 829,883 |
| 4 | <i>Less stable deposits</i> | 422,453 | 442,730 | 469,131 | 510,989 |
| 5 | Unsecured wholesale funding | 311,989 | 313,938 | 315,266 | 328,682 |
| 6 | <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i> | - | - | - | - |
| 7 | <i>Non -operational deposits (all counterparties)</i> | 274,530 | 274,138 | 275,699 | 281,913 |
| 8 | <i>Unsecured debt</i> | 37,459 | 39,801 | 39,566 | 46,768 |
| 9 | Secured wholesale funding | | | | |
| 10 | Additional requirements | 14,448 | 52,184 | 96,674 | 151,218 |
| 11 | <i>Outflows related to derivative exposures and other collateral requirements</i> | 177 | 212 | 491 | 858 |
| 12 | <i>Outflows related to loss of funding on debt products</i> | - | - | - | - |
| 13 | <i>Credit and liquidity facilities</i> | 14,271 | 51,973 | 96,183 | 150,360 |
| 14 | Other contractual funding obligations | 5,948 | 6,121 | 6,082 | 6,033 |
| 15 | Other contingent funding obligations | 307,818 | 248,898 | 173,753 | 105,447 |
| 16 | TOTAL CASH OUTFLOWS | | | | |
| CASH – INFLOWS | | | | | |
| 17 | Secured lending (e . g . reverse repos) | 12,435 | 13,361 | 6,222 | 3,858 |
| 18 | Inflows from fully performing exposures | 72,904 | 71,499 | 69,693 | 66,073 |
| 19 | Other cash inflows | 24,114 | 26,873 | 23,209 | 23,192 |
| 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 | 109,452 | 111,732 | 99,125 | 93,123 |
| 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> | 109,452 | 111,732 | 99,125 | 93,123 |
| TOTAL ADJUSTED VALUE | | | | | |
| 21 | LIQUIDITY BUFFER | | | | |
| 22 | TOTAL NET CASH OUTFLOWS | | | | |
| 23 | LIQUIDITY COVERAGE RATIO (%) | | | | |



| Scope of consolidation (consolidated) Currency and units (EUR thousand) | | Total weighted value (average) | | | |
|--|--|--------------------------------|------------|------------|------------|
| | | 31-03-2020 | 30-06-2020 | 30-09-2020 | 31-12-2020 |
| Quarter ending on | | | | | |
| 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) | 580,813 | 586,702 | 637,198 | 725,766 |
| CASH – OUTFLOWS | | | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 131,986 | 135,891 | 139,274 | 143,852 |
| 3 | <i>Stable deposits</i> | 38,877 | 39,557 | 40,341 | 41,494 |
| 4 | <i>Less stable deposits</i> | 53,686 | 56,245 | 59,684 | 65,295 |
| 5 | Unsecured wholesale funding | 164,760 | 166,341 | 164,346 | 173,446 |
| 6 | <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i> | - | - | - | - |
| 7 | <i>Non -operational deposits (all counterparties)</i> | 127,301 | 126,540 | 124,779 | 126,678 |
| 8 | <i>Unsecured debt</i> | 37,459 | 39,801 | 39,566 | 46,768 |
| 9 | Secured wholesale funding | 0 | 0 | 0 | - |
| 10 | Additional requirements | 993 | 4,271 | 8,276 | 13,265 |
| 11 | <i>Outflows related to derivative exposures and other collateral requirements</i> | 177 | 212 | 491 | 858 |
| 12 | <i>Outflows related to loss of funding on debt products</i> | - | - | - | - |
| 13 | <i>Credit and liquidity facilities</i> | 817 | 4,059 | 7,785 | 12,407 |
| 14 | Other contractual funding obligations | 5,948 | 6,121 | 6,082 | 6,033 |
| 15 | Other contingent funding obligations | 14,034 | 11,191 | 7,766 | 4,717 |
| 16 | TOTAL CASH OUTFLOWS | 317,721 | 323,814 | 325,744 | 341,312 |
| CASH – INFLOWS | | | | | |
| 17 | Secured lending (e . g . reverse repos) | 10,962 | 11,888 | 6,222 | 3,858 |
| 18 | Inflows from fully performing exposures | 49,437 | 48,023 | 46,668 | 43,863 |
| 19 | Other cash inflows | 24,114 | 26,873 | 23,209 | 23,192 |
| 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 | 84,513 | 86,784 | 76,100 | 70,913 |
| ES-20a | Fully exempt inflows | - | - | - | - |
| ES-20b | Inflows subject to 90% cap | - | - | - | - |
| ES-20c | Inflows subject to 75% cap | 84,513 | 86,784 | 76,100 | 70,913 |
| TOTAL ADJUSTED VALUE | | | | | |
| 21 | LIQUIDITY BUFFER | 580,813 | 586,702 | 637,198 | 725,766 |
| 22 | TOTAL NET CASH OUTFLOWS | 233,208 | 237,030 | 249,644 | 270,400 |
| 23 | LIQUIDITY COVERAGE RATIO (%) | 251.67% | 250.15% | 256.79% | 269.75% |



| Scope of consolidation (solo) Currency and units (EUR thousand) | | Total unweighted value (average) | | | |
|--|--|----------------------------------|------------|------------|------------|
| | | 31-03-2020 | 30-06-2020 | 30-09-2020 | 31-12-2020 |
| Quarter ending on | | | | | |
| 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: | 1,239,423 | 1,405,132 | 1,581,916 | 1,777,036 |
| 3 | <i>Stable deposits</i> | 777,549 | 791,140 | 806,829 | 829,883 |
| 4 | <i>Less stable deposits</i> | 422,453 | 442,730 | 469,131 | 510,989 |
| 5 | Unsecured wholesale funding | 312,997 | 314,948 | 316,370 | 329,828 |
| 6 | <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i> | - | - | - | - |
| 7 | <i>Non -operational deposits (all counterparties)</i> | 275,538 | 275,148 | 276,804 | 283,060 |
| 8 | <i>Unsecured debt</i> | 37,459 | 39,801 | 39,566 | 46,768 |
| 9 | Secured wholesale funding | | | | |
| 10 | Additional requirements | 16,486 | 61,065 | 111,594 | 172,418 |
| 11 | <i>Outflows related to derivative exposures and other collateral requirements</i> | 177 | 212 | 491 | 858 |
| 12 | <i>Outflows related to loss of funding on debt products</i> | - | - | - | - |
| 13 | <i>Credit and liquidity facilities</i> | 16,310 | 60,853 | 111,103 | 171,560 |
| 14 | Other contractual funding obligations | 5,147 | 5,214 | 5,068 | 4,925 |
| 15 | Other contingent funding obligations | 337,511 | 268,729 | 187,587 | 109,865 |
| 16 | TOTAL CASH OUTFLOWS | | | | |
| CASH – INFLOWS | | | | | |
| 17 | Secured lending (e . g . reverse repos) | 12,435 | 13,361 | 6,222 | 3,858 |
| 18 | Inflows from fully performing exposures | 67,119 | 65,410 | 63,384 | 59,573 |
| 19 | Other cash inflows | 23,742 | 26,502 | 22,838 | 22,817 |
| 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 | 103,295 | 105,273 | 92,444 | 86,249 |
| ES-20a | Fully exempt inflows | - | - | - | - |
| ES-20b | Inflows subject to 90% cap | - | - | - | - |
| ES-20c | Inflows subject to 75% cap | 103,295 | 105,273 | 92,444 | 86,249 |
| TOTAL ADJUSTED VALUE | | | | | |
| 21 | LIQUIDITY BUFFER | | | | |
| 22 | TOTAL NET CASH OUTFLOWS | | | | |
| 23 | LIQUIDITY COVERAGE RATIO (%) | | | | |



| Scope of consolidation (solo) Currency and units EUR thousand | | Total weighted value (average) | | | |
|--|--|--------------------------------|------------|------------|------------|
| | | 31-03-2020 | 30-06-2020 | 30-09-2020 | 31-12-2020 |
| Quarter ending on | | | | | |
| 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) | 580,725 | 586,611 | 637,102 | 725,666 |
| CASH – OUTFLOWS | | | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 131,986 | 135,891 | 139,274 | 143,852 |
| 3 | <i>Stable deposits</i> | 38,877 | 39,557 | 40,341 | 41,494 |
| 4 | <i>Less stable deposits</i> | 53,686 | 56,245 | 59,684 | 65,295 |
| 5 | Unsecured wholesale funding | 165,768 | 167,349 | 165,449 | 174,560 |
| 6 | <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i> | - | - | - | - |
| 7 | <i>Non -operational deposits (all counterparties)</i> | 128,309 | 127,549 | 125,882 | 127,792 |
| 8 | <i>Unsecured debt</i> | 37,459 | 39,801 | 39,566 | 46,768 |
| 9 | Secured wholesale funding | 0 | 0 | 0 | 0 |
| 10 | Additional requirements | 1,197 | 5,155 | 9,759 | 15,376 |
| 11 | <i>Outflows related to derivative exposures and other collateral requirements</i> | 177 | 212 | 491 | 858 |
| 12 | <i>Outflows related to loss of funding on debt products</i> | - | - | - | - |
| 13 | <i>Credit and liquidity facilities</i> | 1,020 | 4,944 | 9,267 | 14,518 |
| 14 | Other contractual funding obligations | 5,147 | 5,214 | 5,068 | 4,925 |
| 15 | Other contingent funding obligations | 15,518 | 12,183 | 8,458 | 4,938 |
| 16 | TOTAL CASH OUTFLOWS | 319,615 | 325,792 | 328,007 | 343,650 |
| CASH – INFLOWS | | | | | |
| 17 | Secured lending (e . g . reverse repos) | 10,962 | 11,888 | 6,222 | 3,858 |
| 18 | Inflows from fully performing exposures | 46,422 | 44,861 | 43,399 | 40,488 |
| 19 | Other cash inflows | 23,742 | 26,502 | 22,838 | 22,817 |
| 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 | 81,126 | 83,251 | 72,460 | 67,164 |
| ES-20a | Fully exempt inflows | - | - | - | - |
| ES-20b | Inflows subject to 90% cap | - | - | - | - |
| ES-20c | Inflows subject to 75% cap | 81,126 | 83,251 | 72,460 | 67,164 |
| TOTAL ADJUSTED VALUE | | | | | |
| 21 | LIQUIDITY BUFFER | 580,725 | 586,611 | 637,102 | 725,666 |
| 22 | TOTAL NET CASH OUTFLOWS | 238,489 | 242,541 | 255,547 | 276,486 |
| 23 | LIQUIDITY COVERAGE RATIO (%) | 245.90% | 244.28% | 250.72% | 263.62% |