

**REPORT ON RISK AND CAPITAL MANAGEMENT
PILLAR3 OF THE BASEL
FOR THE FIRST HALF OF THE YEAR 2021
DISCLOSURE OF INFORMATION UNDER PART EIGHT OF REGULATION (EU) NO 575/2013**

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DISCLOSURE OF KEY METRICS

Template EU OV1 – Overview of total risk exposure amounts

		Total risk exposure amounts (TREA)		Total own funds requirements
		30.06.2021	31.03.2021	30.06.2021
1	Credit risk (excluding CCR)	1,846,767	1,754,559	147,741
2	Of which the standardised approach	1,846,767	1,754,559	147,741
3	Of which the Foundation IRB (F-IRB) approach	-	-	-
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple risk weighted approach	-	-	-
5	Of which the Advanced IRB (A-IRB) approach	400	550	32
6	Counterparty credit risk - CCR	6,366	6,248	509
7	Of which the standardised approach	3,254	1,876	260
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	-	-	-
EU 8b	Of which credit valuation adjustment - CVA	100	1 025	8
9	Of which other CCR	3,012	3,347	241
10	Not applicable			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	-	-	-
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	-	-	-
EU 19a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	21,732	16,393	1,739
21	Of which the standardised approach	21,732	16,393	1,739
22	Of which IMA	-	-	-
EU 22a	Large exposures	-	-	-
23	Operational risk	184,598	184,598	14,768
EU 23a	Of which basic indicator approach	184,598	184,598	14,768
EU 23b	Of which standardised approach	-	-	-
EU 23c	Of which advanced measurement approach	-	-	-
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
25	Not applicable			
26	Not applicable			
27	Not applicable			
28	Not applicable			
29	Total	2,059,463	1,961,798	164,757

Template EU KM1 - Key metrics template

		a	b	c	d	e
		30.06.2021	31.03.2021	31.12.2020	30.09.2020	30.06.2020
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	363,544	365,590	376,773	321,167	322,125
2	Tier 1 capital	363,544	365,590	376,773	321,167	322,125
3	Total capital	383,544	385,590	396,773	341,167	342,125
Risk-weighted exposure amounts						
4	Total risk exposure amount	2,059,463	1,961,798	1,917,403	1,696,393	1,686,955
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	0.1765	0.1864	0.1965	0.1893	0.1910
6	Tier 1 ratio (%)	0.1765	0.1864	0.1965	0.1893	0.1910
7	Total capital ratio (%)	0.1862	0.1965	0.2069	0.2011	0.2028
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	0.016	0.016	0.014	0.014	0.014
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.009	0.009	0.008	0.008	0.008
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0.012	0.012	0.011	0.011	0.011
EU 7d	Total SREP own funds requirements (%)	0.126	0.126	0.134	0.134	0.134
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	0.0250	0.0250	0.0250	0.0250	0.0250
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.0000	0.0000	0.0000	0.0000	0.0000
9	Institution specific countercyclical capital buffer (%)	0.0000	0.0000	0.0000	0.0000	0.0000
EU 9a	Systemic risk buffer (%)	0.0000	0.0000	0.0000	0.0000	0.0000
10	Global Systemically Important Institution buffer (%)	0.0000	0.0000	0.0000	0.0000	0.0000
EU 10a	Other Systemically Important Institution buffer (%)	0.0050	0.0050	0.0050	0.0050	0.0050
11	Combined buffer requirement (%)	0.0300	0.0300	0.0300	0.0300	0.0300
EU 11a	Overall capital requirements (%)	0.1260	0.1260	0.1240	0.1340	0.1340
12	CET1 available after meeting the total SREP own funds requirements (%)	0.0925	0.1024	0.1136	0.1064	0.1081
Leverage ratio						
13	Total exposure measure	3,623,492	3,522,721	3,342,728	3,162,657	3,013,706
14	Leverage ratio (%)	0.1003	0.1038	0.1127	0.1015	0.1069
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0.0000	0.0000	0.0000	0.0000	0.0000
EU 14b	of which: to be made up of CET1 capital (percentage points)	0.0000	0.0000	0.0000	0.0000	0.0000
EU 14c	Total SREP leverage ratio requirements (%)	0.0300	0.0300	0.0300	0.0300	0.0300
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0.0000	0.0000	0.0000	0.0000	0.0000
EU 14e	Overall leverage ratio requirement (%)	0.0300	0.0300	0.0300	0.0300	0.0300
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	919,380	998,633	889,594	778,651	617,920
EU 16a	Cash outflows - Total weighted value	444,150	390,427	360,776	324,706	333,287
EU 16b	Cash inflows - Total weighted value	51,064	50,963	46,504	79,119	56,774
16	Total net cash outflows (adjusted value)	393,086	339,464	314,273	245,587	276,513
17	Liquidity coverage ratio (%)	2.3389	2.9418	2.8306	3.1706	2.2347
Net Stable Funding Ratio						
18	Total available stable funding	2,586,641	2,625,564	2,534,115	2,507,346	2,409,131
19	Total required stable funding	1,810,617	1,740,062	1,727,099	1,698,937	1,733,855
20	NSFR ratio (%)	1.4286	1.5089	1.4673	1.4758	1.3895

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

		30.06.2021	31.03.2021	31.12.2020	30.09.2020
Available capital (amounts)					
1	Common Equity Tier 1 (CET1) capital	363,544	365,590	376,773	297,038
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	337,588	339,874	348,353	276,593
3	Tier 1 capital	363,544	365,590	376,773	297,038
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	337,588	339,874	348,353	276,593
5	Total capital	383,544	385,590	396,773	317,038
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	357,588	359,874	368,353	296,593
Risk-weighted assets (amounts)					
7	Total risk-weighted assets	2,059,463	1,961,798	1,917,403	1,696,393
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,033,507	1,936,081	1,888,983	1,685,734
Capital ratios					
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	0.1765	0.1864	0.1965	0.1751
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	0.1660	0.1755	0.1844	0.1641
11	Tier 1 (as a percentage of risk exposure amount)	0.1765	0.1864	0.1965	0.1751
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	0.1660	0.1755	0.1844	0.1641
13	Total capital (as a percentage of risk exposure amount)	0.1862	0.1965	0.2069	0.1869
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	0.1758	0.1859	0.1950	0.1759
Leverage ratio					
15	Leverage ratio total exposure measure	3,623,492	3,522,721	3,342,728	3,162,657
16	Leverage ratio	0.1003	0.1038	0.1127	0.0939
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	0.0938	0.0965	0.1042	0.0875

As of 1 January 2018, Šiaulių Bankas AB transitioned to the application of IFRS 9 and exercised the option provided for in Article 473a (1) of CRR to apply transitional measures to institutions to mitigate the impact of the introduction of IFRS 9 on own funds and chose to apply Article 473a (4) of CRR, it is a dynamic component. The bank did not change its initial decision made in 2018. The bank shall assign a 100% risk weight to the amount of AB_{SA} referred to in point (a) of the second subparagraph of Article 473a (1) of Regulation 2020/873.

DISCLOSURE OF OWN FUNDS

Template EU CC1 - Composition of regulatory own funds

		a)	b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	177,639	{EU CC2, r29, b)} + {EU CC2, r30, b)}
	of which: Instrument type 1		
	of which: Instrument type 2		

	of which: Instrument type 3		
2	Retained earnings	139,901	{EU CC1, r36, b)}
3	Accumulated other comprehensive income (and other reserves)	14,072	{EU CC1, r31, b)} + {EU CC1, r33, b)}+{EU CC1, r34, b)}+{EU CC1, r35, b)}
EU-3a	Funds for general banking risk	21,770	{EU CC1, r32, b)}
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	-	
5	Minority interests (amount allowed in consolidated CET1)	-	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	-	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	353 382	Sum of rows 1-5a
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(75)	
8	Intangible assets (net of related tax liability) (negative amount)	(3,680)	{EU CC1, r10, b)}
9	Not applicable	-	
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) CRR are met) (negative amount)	(133)	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-	
12	Negative amounts resulting from the calculation of expected loss amounts	-	
13	Any increase in equity that results from securitised assets (negative amount)	-	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	
15	Defined-benefit pension fund assets (negative amount)	-	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-	
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)	-	
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)	-	
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)	-	
20	Not applicable		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	-	
EU-20c	of which: securitisation positions (negative amount)	-	
EU-20d	of which: free deliveries (negative amount)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-	
22	Amount exceeding the 17,65% threshold (negative amount)	-	
23	of which: 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		
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences	-	
EU-25a	Losses for the current financial year (negative amount)	-	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	-	
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-	
27a	Other regulatory adjustments	14,050	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	10,162	Sum of rows 7-20a, 21, 22 and 25a-27a
29	Common Equity Tier 1 (CET1) capital	363,544	Sum of rows 6 and 28
Additional Tier 1 (AT1) capital: regulatory adjustments			
30	Capital instruments and the related share premium accounts		
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) CRR and the related share premium accounts subject to phase out from AT1		
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1		
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1		
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		
35	of which: instruments issued by subsidiaries subject to phase out		
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, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)		
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)		
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)		
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)		
41	Not applicable		
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)		
42a	Other regulatory adjustments to AT1 capital		
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital		Sum of rows 37-42a
44	Additional Tier 1 (AT1) capital		max(0,36 row minus 43 row)

45	Tier 1 capital (T1 = CET1 + AT1)	363,544	Sum of rows 29 and 44
Tier 2 (T2) capital: regulatory adjustments			
46	Capital instruments and the related share premium accounts	20,000	{EU CC1, r22, b)} minus {EU CC1, r22a, b)}
47	Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR		
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2		
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2		
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		
49	of which: instruments issued by subsidiaries subject to phase out		
50	Credit risk adjustments		
51	Tier 2 (T2) capital before regulatory adjustments	20,000	Sum of rows 46, 47, 47a, 47b 48 and 50
Tier 2 (T2) capital: regulatory adjustments			
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)		
53	Direct, indirect and synthetic 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)		
54	Direct, indirect and synthetic 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)		
54a	Not applicable		
55	Direct, indirect and synthetic 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)		
56	Not applicable		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)		
EU-56b	Other regulatory adjustments to T2 capital		
57	Total regulatory adjustments to Tier 2 (T2) capital		Sum of rows 52-56
58	Tier 2 (T2) capital	20,000	max(0, 51 row minus 57 row)]
59	Total capital (TC = T1 + T2)	383,544	Sum of rows 45 and 58
60	Total Risk exposure amount	2,059,463	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	0.1765	
62	Tier 1 capital	0.1765	
63	Total capital	0.1862	
64	Institution CET1 overall capital requirements	0.0840	
65	of which: capital conservation buffer requirement	0.0250	
66	of which: countercyclical capital buffer requirement	0.0000	
67	of which: systemic risk buffer requirement	0.0000	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0.0050	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	0.0090	

68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	0.0925	Row 61 minus 64 row
National minima (if different from Basel III)			
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities 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)		
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 17.65% thresholds and net of eligible short positions)		
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)		
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach		
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		
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		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	30.06.2021	30.06.2021	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements			
1	Cash and cash equivalents	476,564	475,821
2	Securities in the trading book	44,530	18,316
3	Due from other banks	1,019	1,019
4	Derivative financial instruments	1,640	1,640
5	Loans to customers	1,733,397	1,733,203
6	Finance lease receivables	177,006	177,006

7	Investment securities at fair value	54,665	54,665	
8	Investment securities held to collect cash flows	680,986	668,303	
9	Investments in subsidiaries and associates	-	11,791	
10	Intangible assets	5,311	3,680	{EU CC1, r8, a)}
11	Property, plant and equipment	16,638	16,136	
12	Investment property	2,270	2,270	
13	Current income tax prepayment	1,146	1,126	
14	Deferred income tax asset	1,078	1,076	
15	Assets classified as held for sale	838	873	
16	Other assets	18,299	16,820	
17	Total assets	3,215,387	3,183,745	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
18	Due to other banks and financial institutions	244,038	250,488	
19	Derivative financial instruments	194	194	
20	Due to customers	2,484,854	2,486,374	
21	Special and lending funds	10,268	10,256	
22	Debt securities in issue	20,637	20,637	{EU CC1, r46, a)}
22a	of which: accrued interest on issued debt securities	637	637	{EU CC1, r46, a)}
23	Current income tax liabilities	292	142	
24	Deferred income tax liabilities	1,373	1,373	
25	Liabilities related to insurance activities	38,575	-	
26	Liabilities related to assets classified as held for sale	93	10	
27	Other liabilities	34,787	33,955	
28	Total liabilities	2,835,111	2,803,429	
Shareholders' Equity				
29	Share capital	174,211	174,211	{EU CC1, r1, a)}
30	Share premium	3,428	3,428	{EU CC1, r1, a)}
31	Reserve capital	756	756	{EU CC1, r3, a)}
32	Statutory reserve	21,893	21,770	{EU CC1, rEU-3a, a)}
33	Reserve for acquisition of own shares	10,000	10,000	{EU CC1, r3, a)}
34	Accumulated other comprehensive income	(159)	(172)	{EU CC1, r3, a)}
35	Other equity	3,534	3,488	{EU CC1, r3, a)}
36	Previous years retained earnings	138,727	139,901	{EU CC1, r2, a)}
37	Profit for the current year	27,886	26,934	
38	Total shareholders' equity	380,276	380,316	

COUNTERCYCLICAL CAPITAL BUFFERS

Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

		a	b	c	d	e	f
		General credit exposures		Relevant credit exposures – Market risk		Securitisati on exposures Exposure value for non-trading book	Total exposure value
		Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models		
010	Lithuania	1,800,955	-	4,622	-	-	1,805,578
011	USA	26,156	-	56	-	-	26,212
012	Germany	13,480	-	-	-	-	13,480
013	France	9,074	-	39	-	-	9,113

014	Great Britain	7,308	-	-	-	-	7,308
015	Italy	3,006	-	193	-	-	3,199
016	Sweden	7,404	-	-	-	-	7,404
017	Czech Republic	3,167	-	-	-	-	3,167
018	Ireland	3,052	-	-	-	-	3,052
019	Other	15,048	-	918	-	-	15,966
020	Total	1,888,650	-	5,829	-	-	1,894,480

(continued)

	g	h			i	j	k	l	m
	Own fund requirements					Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)	
	Relevant credit risk exposures - Credit risk	Relevant credit exposures - Market risk	Relevant credit exposures - Securitisation positions in the non-trading book		Total				
010	Lithuania	144,076	1,057	-	-	145,134	225,697	95.22%	0.00%
011	USA	2,092	56	-	-	2,148	3,276	1.41%	0.00%
012	Germany	1,078	-	-	-	1,078	1,685	0.71%	0.00%
013	France	726	39	-	-	765	1,139	0.50%	0.00%
014	Great Britain	585	-	-	-	585	914	0.38%	0.00%
015	Italy	240	15	-	-	256	400	0.17%	0.00%
016	Sweden	592	-	-	-	592	926	0.39%	0.00%
017	Czech Republic	253	-	-	-	253	396	0.17%	0.50%
018	Ireland	244	-	-	-	244	382	0.16%	0.00%
019	Other	1,204	166	-	-	1,370	1,996	0.90%	
020	Total	151,092	1,334	-	-	152,426	236,810	100.00%	

Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer

	a	
1	Total risk exposure amount	2,059,463
2	Institution specific countercyclical capital buffer rate	0.0000
3	Institution specific countercyclical capital buffer requirement	41

LEVERAGE RATIO

Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

	a	
	Applicable amount	
1	Total assets as per published financial statements	3,183,745
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	-
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	-

5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustment for eligible cash pooling transactions	-
8	Adjustment for derivative financial instruments	5,017
9	Adjustment for securities financing transactions (SFTs)	(4,234)
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	435,155
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	(75)
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12	Other adjustments	3,884
13	Total exposure measure	3,623,492

Template EU LR2 - LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
		30.06.2021	31.12.2020
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	3,182,556	3,008,077
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	(3,888)	(4,412)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	3,178,668	3,003,665
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	6,657	2,024
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	-	-
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-	-
EU-9b	Exposure determined under Original Exposure Method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-	-
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivatives exposures	6,657	2,024
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	7,246	5,732
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(4,234)	(3,850)
16	Counterparty credit risk exposure for SFT assets	-	-
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-

18	Total securities financing transaction exposures	3,012	1,882
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	435,155	335,157
20	(Adjustments for conversion to credit equivalent amounts)	-	-
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	-	-
22	Off-balance sheet exposures	435,155	335,157
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(Total exempted exposures)	-	-
Capital and total exposure measure			
23	Tier 1 capital	363,544	376,773
24	Total exposure measure	3,623,492	3,342,728
Leverage ratio			
25	Leverage ratio (%)	0.1003	0.1127
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	0.1003	0.1127
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	0.1003	0.1127
26	Regulatory minimum leverage ratio requirement (%)	0.0300	0.0300
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0.0000	0.0000
EU-26b	of which: to be made up of CET1 capital	0.0000	0.0000
27	Leverage ratio buffer requirement (%)	0.0000	0.0000
EU-27a	Overall leverage ratio requirement (%)	0.0300	0.0300
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	-	-
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable		
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		

Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

		a
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	3,182,556
EU-2	Trading book exposures	-
EU-3	Banking book exposures, of which:	3,182,556
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	1,024,903
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	-
EU-7	Institutions	93,324
EU-8	Secured by mortgages of immovable properties	909,476
EU-9	Retail exposures	585,248
EU-10	Corporates	341,842
EU-11	Exposures in default	71,708
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	156,055

DISCLOSURE OF LIQUIDITY REQUIREMENTS

Template EU LIQ1 - Quantitative information of LCR

Scope of consolidation (solo/consolidated)

		Total unweighted value (average)			
EU 1a	Quarter ending on (30 June 2021)	30.06.2021	31.03.2021	31.12.2020	2020.09.30
EU 1b	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:	2,050,476	1,983,737	1,777,036	1,581,916
3	<i>Stable deposits</i>	901,687	865,860	829,883	806,829
4	<i>Less stable deposits</i>	606,222	558,311	510,989	469,131
5	Unsecured wholesale funding	371,665	345,056	328,682	315,266
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-	-	-
7	<i>Non-operational deposits (all counterparties)</i>	333,150	301,146	281,913	275,699
8	<i>Unsecured debt</i>	38,515	43,911	46,768	39,566
9	Secured wholesale funding				
10	Additional requirements	239,482	201,854	151,218	96,674
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	994	969	858	491
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-
13	<i>Credit and liquidity facilities</i>	238,488	200,885	150,360	96,183
14	Other contractual funding obligations	6,483	6,472	6,033	6,082
15	Other contingent funding obligations	37,099	43,792	105,447	173,753
16	TOTAL CASH OUTFLOWS				
CASH – INFLOWS					
17	Secured lending (e.g. reverse repos)	959	2,621	3,858	6,222
18	Inflows from fully performing exposures	63,331	61,175	66,073	69,693
19	Other cash inflows	15,263	19,799	23,192	23,209

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	79,553	83,594	93,123	99,125
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>	79,553	83,594	93,123	99,125
TOTAL ADJUSTED VALUE					
21	LIQUIDITY BUFFER				
22	TOTAL NET CASH OUTFLOWS				
23	LIQUIDITY COVERAGE RATIO (%)				

(continued)

		Total weighted value (average)			
EU 1a	Quarter ending on (30 June 2021)	30.06.2021	31.03.2021	31.12.2020	30.09.2020
EU 1b	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)	889,429	808,167	725,766	637,198
CASH – OUTFLOWS					
2	Retail deposits and deposits from small business customers, of which:	160,152	151,434	143,852	139,274
3	<i>Stable deposits</i>	45,084	43,293	41,494	40,341
4	<i>Less stable deposits</i>	78,107	71,612	65,295	59,684
5	Unsecured wholesale funding	191,910	180,596	173,446	164,346
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-	-	-
7	<i>Non-operational deposits (all counterparties)</i>	153,395	136,685	126,678	124,779
8	<i>Unsecured debt</i>	38,515	43,911	46,768	39,566
9	Secured wholesale funding	-	-	-	-
10	Additional requirements	21,638	18,223	13,265	8,276
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	994	969	858	491
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-
13	<i>Credit and liquidity facilities</i>	20,644	17,253	12,407	7,785
14	Other contractual funding obligations	6,483	6,472	6,033	6,082
15	Other contingent funding obligations	1,855	2,190	4,717	7,766
16	TOTAL CASH OUTFLOWS	382,038	358,913	341,312	325,744
CASH – INFLOWS					
17	Secured lending (e.g. reverse repos)	951	2,614	3,858	6,222
18	Inflows from fully performing exposures	41,666	40,629	43,863	46,668
19	Other cash inflows	15,263	19,799	23,192	23,209
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	57,880	63,042	70,913	76,100
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>	57,880	63,042	70,913	76,100

TOTAL ADJUSTED VALUE					
21	LIQUIDITY BUFFER	889,429	808,167	725,766	637,198
22	TOTAL NET CASH OUTFLOWS	324,158	295,871	270,400	249,644
23	LIQUIDITY COVERAGE RATIO (%)	275.77%	273.16%	269.75%	256.79%

Scope of consolidation (solo/consolidated)

		Total unweighted value (average)			
EU 1a	Quarter ending on (30 June 2021)	30.06.2021	31.03.2021	31.12.2020	30.09.2020
EU 1b	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:	2,050,476	1,983,737	1,777,036	1,581,916
3	<i>Stable deposits</i>	901,687	865,860	829,883	806,829
4	<i>Less stable deposits</i>	606,222	558,311	510,989	469,131
5	Unsecured wholesale funding	374,563	346,770	329,828	316,370
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-	-	-
7	<i>Non-operational deposits (all counterparties)</i>	336,048	302,859	283,060	276,804
8	<i>Unsecured debt</i>	38,515	43,911	46,768	39,566
9	Secured wholesale funding				
10	Additional requirements	263,777	227,894	172,418	111,594
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	994	969	858	491
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-
13	<i>Credit and liquidity facilities</i>	262,783	226,924	171,560	111,103
14	Other contractual funding obligations	5,126	5,201	4,925	5,068
15	Other contingent funding obligations	32,302	41,025	109,865	187,587
16	TOTAL CASH OUTFLOWS				
CASH – INFLOWS					
17	Secured lending (e.g. reverse repos)	959	2,621	3,858	6,222
18	Inflows from fully performing exposures	56,979	54,624	59,573	63,384
19	Other cash inflows	14,894	19,425	22,817	22,838
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	72,831	76,670	86,249	92,444
ES-20a	Fully exempt inflows	-	-	-	-
ES-20b	Inflows subject to 90% cap	-	-	-	-
ES-20c	Inflows subject to 75% cap	72,831	76,670	86,249	92,444
BENDRA PAKOREGUOTA VERTÉ					
21	LIQUIDITY BUFFER				
22	TOTAL NET CASH OUTFLOWS				
23	LIQUIDITY COVERAGE RATIO (%)				

(continued)

		Total weighted value (average)			
EU 1a	Quarter ending on (30 June 2021)	30.06.2021	31.03.2021	31.12.2020	30.09.2020
EU 1b	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)	889,328	808,061	725,666	637,102
CASH – OUTFLOWS					
2	Retail deposits and deposits from small business customers, of which:	160,152	151,434	143,852	139,274
3	<i>Stable deposits</i>	45,084	43,293	41,494	40,341
4	<i>Less stable deposits</i>	78,107	71,612	65,295	59,684
5	Unsecured wholesale funding	193,864	181,995	174,560	165,449
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-	-	-
7	<i>Non-operational deposits (all counterparties)</i>	155,349	138,085	127,792	125,882
8	<i>Unsecured debt</i>	38,515	43,911	46,768	39,566
9	Secured wholesale funding	0	0	0	0
10	Additional requirements	24,062	20,817	15,376	9,759
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	994	969	858	491
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-
13	<i>Credit and liquidity facilities</i>	23,068	19,848	14,518	9,267
14	Other contractual funding obligations	5,225	5,281	4,925	5,068
15	Other contingent funding obligations	1,615	2,051	4,938	8,458
16	TOTAL CASH OUTFLOWS	384,917	361,578	343,650	328,007
CASH – INFLOWS					
17	Secured lending (e.g. reverse repos)	951	2,614	3,858	6,222
18	Inflows from fully performing exposures	38,355	37,215	40,488	43,399
19	Other cash inflows	14,894	19,425	22,817	22,838
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	54,200	59,254	67,164	72,460
ES-20a	Fully exempt inflows	-	-	-	-
ES-20b	Inflows subject to 90% cap	-	-	-	-
ES-20c	Inflows subject to 75% cap	54,200	59,254	67,164	72,460
TOTAL ADJUSTED VALUE					
21	LIQUIDITY BUFFER	889,328	808,061	725,666	637,102
22	TOTAL NET CASH OUTFLOWS	330,717	302,324	276,486	255,547
23	LIQUIDITY COVERAGE RATIO (%)	270.17%	267.19%	263.62%	250.72%

Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1

Row number	Qualitative information - Free format	
a)	Explanations on the main drivers of LCR results and the evolution of the contribution of inputs to the LCR's calculation over time	The main drivers which have the impact of LCR results are: HQLA, which consists of Cash and Cash at the Central Bank and debt securities of the Republic of Lithuania and European Union countries and net cash outflows, primarily related to unsecured wholesale funding.
b)	Explanations on the changes in the LCR over time	LCR fluctuations were insignificant during the second quarter of year 2021.

c)	Explanations on the actual concentration of funding sources	The Financial Group uses Retail deposits as the main source of financing. More detailed information on the concentration of funding sources in NOTE 4 of Interim financial report Šiaulių bankas AB and the bank's Group for 2 quarter 2021.
d)	High-level description of the composition of the institution's liquidity buffer.	Liquidity buffer is formed of high-quality assets that can easily be converted into cash without any restrictions and with minimal losses. Due to that fact the Financial Group possesses a significant debt securities portfolio, which is highly liquid.
e)	Derivative exposures and potential collateral calls	Derivative exposures consists of Foreign exchange forward transactions and derivatives Related to Prices of Financial Instruments. Derivative exposures amounted to less than 7% of assets at the second quarter of 2021.
f)	Currency mismatch in the LCR	The Financial Group's 99% of assets are accounted for in euro and 96 % of liabilities. Therefore it not gives rise to an inherent risk of currency mismatch in the LCR.
g)	Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile	-

Template EU LIQ2: Net Stable Funding Ratio

Scope of consolidation (solo/**consolidated**)

Quarter ending on (30 June 2021)

		Quarter ending on (30 June 2021)				Weighted value
		No maturity	< 6 months	6 months to <	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	363,544	-	-	-	363,544
2	<i>Own funds</i>	363,544	-	-	-	363,544
3	<i>Other capital instruments</i>		-	-	-	-
4	Retail deposits		1,756,422	164,202	151,873	1,944,592
5	<i>Stable deposits</i>		1,140,274	142,867	137,846	1,356,830
6	<i>Less stable deposits</i>		616,148	21,335	14,027	587,762
7	Wholesale funding:		608,429	5,944	10,119	205,808
8	<i>Operational deposits</i>		-	-	-	-
9	<i>Other wholesale funding</i>		608,429	5,944	10,119	205,808
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	194	54,446	3,675	70,860	72,698
12	<i>NSFR derivative liabilities</i>	194				
13	<i>All other liabilities and capital instruments not included in the above categories</i>		54,446	3,675	70,860	72,698
14	Total available stable funding (ASF)					2,586,641
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					145,500
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool					-
16	Deposits held at other financial institutions for operational purposes					-
17	Performing loans and securities:		136,019	144,420	1,790,646	1,610,430
18	<i>Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut</i>					-
19	<i>Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions</i>		24,907	-	2,440	4,679
20	<i>Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:</i>		87,728	130,089	1,306,902	1,219,775

21	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		-	-	-	-
22	<i>Performing residential mortgages, of which:</i>		301	559	366,739	266,046
23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		11	93	230,559	149,915
24	<i>Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products</i>		23,083	13,772	114,565	119,930
25	Interdependent assets		-	-	-	-
26	Other assets:	-	11,362	748	32,066	38,203
27	<i>Physical traded commodities</i>				-	-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>				-	-
29	<i>NSFR derivative assets</i>				-	-
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>				1,640	82
31	<i>All other assets not included in the above categories</i>		11,362	748	32,066	38,121
32	Off-balance sheet items		39,615	60,156	228,524	16,484
33	Total RSF					1,810,617
34	Net Stable Funding Ratio (%)					142.86%

Scope of consolidation (solo/consolidated)
Quarter ending on (30 June 2021)

		Quarter ending on (30 June 2021)				Weighted value
		No maturity	< 6 months	6 months to <	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	358,205	-	-	-	358,205
2	<i>Own funds</i>	358,205	-	-	-	358,205
3	<i>Other capital instruments</i>		-	-	-	-
4	Retail deposits		1,756,422	164,202	151,873	1,944,592
5	<i>Stable deposits</i>		1,140,274	142,867	137,846	1,356,830
6	<i>Less stable deposits</i>		616,148	21,335	14,027	587,762
7	Wholesale funding:		616,266	5,984	10,119	208,647
8	<i>Operational deposits</i>		-	-	-	-
9	<i>Other wholesale funding</i>		616,266	5,984	10,119	208,647
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	194	44,537	3,428	68,525	70,239
12	<i>NSFR derivative liabilities</i>	194				
13	<i>All other liabilities and capital instruments not included in the above categories</i>		44,537	3,428	68,525	70,239
14	Total available stable funding (ASF)					2,581,682
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					145,500
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		-	-	-	-
16	Deposits held at other financial institutions for operational purposes		-	-	-	-
17	Performing loans and securities:		110,200	225,614	1,717,614	1,576,141

18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		24,657	-	2,440	4,654
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		62,159	211,283	1,233,870	1,185,511
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk					
22	Performing residential mortgages, of which:		301	559	366,739	266,046
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		11	93	230,559	149,915
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		23,083	13,772	114,565	119,930
25	Interdependent assets		-	-	-	-
26	Other assets:	-	11,001	170	27,582	33,250
27	Physical traded commodities				-	-
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs				-	-
29	NSFR derivative assets				-	-
30	NSFR derivative liabilities before deduction of variation margin posted				1,640	82
31	All other assets not included in the above categories		11,001	170	27,582	33,168
32	Off-balance sheet items		52,150	65,903	228,524	17,398
33	Total RSF					1,772,288
34	Net Stable Funding Ratio (%)					145.67%

CREDIT RISK AND CREDIT QUALITY

Template EU CR1: 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
005	Cash balances at central banks and other demand deposits	408,027	408,027	-	-	-
010	Loans and advances	1,861,122	1,563,711	297,411	95,783	1
020	Central banks	-	-	-	-	-
030	General governments	82,890	81,023	1,867	-	-
040	Credit institutions	1,167	1,167	-	-	-
050	Other financial corporations	17,781	12,823	4,958	5	-
060	Non-financial corporations	1,045,566	787,152	258,414	72,919	1
070	Of which SMEs	901,298	689,056	212,242	69,651	1
080	Households	713,718	681,546	32,172	22,859	-
090	Debt securities	718,665	718,665	-	-	-
100	Central banks	-	-	-	-	-
110	General governments	535,087	535,087	-	-	-
120	Credit institutions	12,449	12,449	-	-	-

130	Other financial corporations	55,060	55,060	-	-	-	-
140	Non-financial corporations	116,069	116,069	-	-	-	-
150	Off-balance-sheet exposures	430,171	407,337	22,834	4,984	-	4,984
160	Central banks	-	-	-	-	-	-
170	General governments	8,870	8,870	-	-	-	-
180	Credit institutions	-	-	-	-	-	-
190	Other financial corporations	9,103	9,103	-	-	-	-
200	Non-financial corporations	349,554	328,440	21,114	4,926	-	4,926
210	Households	62,644	60,924	1,720	58	-	58
220	Total	3,009,958	2,689,713	320,245	100,767	1	100,766

(continued)

		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				
005	Cash balances at central banks and other demand deposits	(44)	(44)	-	-	-	-	-	-	-	-
010	Loans and advances	(17,395)	(10,085)	(7,309)	(23,187)	-	(23,187)	(8,277)	1,313,111	57,805	
020	Central banks	-	-	-	-	-	-	-	-	-	
030	General governments	(86)	(19)	(67)	-	-	-	-	-	-	
040	Credit institutions	-	-	-	-	-	-	-	-	-	
050	Other financial corporations	(84)	(27)	(57)	(5)	-	(5)	-	13,139	-	
060	Non-financial corporations	(8,631)	(3,375)	(5 256)	(17 423)	-	(17 423)	(8 277)	887 215	50 582	
070	Of which SMEs	(6,866)	(2,855)	(4 011)	(16 396)	(1)	(16 395)	(8 277)	777 982	49 564	
080	Households	(8,593)	(6,664)	(1 929)	(5 759)	-	(5 759)	-	412 757	7 223	
090	Debt securities	(316)	(316)	-	-	-	-	-	-	-	
100	Central banks	-	-	-	-	-	-	-	-	-	
110	General governments	(172)	(172)	-	-	-	-	-	-	-	
120	Credit institutions	(7)	(7)	-	-	-	-	-	-	-	
130	Other financial corporations	(37)	(37)	-	-	-	-	-	-	-	
140	Non-financial corporations	(100)	(100)	-	-	-	-	-	-	-	
150	Off-balance-sheet exposures	-	-	-	-	-	-	-	-	-	
160	Central banks	-	-	-	-	-	-	-	-	-	
170	General governments	-	-	-	-	-	-	-	-	-	
180	Credit institutions	-	-	-	-	-	-	-	-	-	
190	Other financial corporations	-	-	-	-	-	-	-	-	-	
200	Non-financial corporations	-	-	-	-	-	-	-	-	-	
210	Households	-	-	-	-	-	-	-	-	-	
220	Total	(17,711)	(10,401)	(7 309)	(23 187)	-	(23 187)	(8 277)	1 313 111	57 805	

Template EU CR1-A: 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	No stated maturity
1	Loans and advances	1,146	515,259	859,404	540,330	184	1,916,324
2	Debt securities	-	95,997	611,925	27,800	-	735,722
3	Total	1,146	611,257	1,471,330	568,129	184	2,652,046

Template EU CR2: Changes in the stock of non-performing loans and advances

		a
		Gross carrying amount
010	Initial stock of non-performing loans and advances	129,270
020	Inflows to non-performing portfolios	6,308
030	Outflows from non-performing portfolios	(39,795)
040	Outflows due to write-offs	(301)
050	Outflow due to other situations	(39,494)
060	Final stock of non-performing loans and advances	95,783

Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries

		a	b
		Gross carrying amount	Related net accumulated recoveries
010	Initial stock of non-performing loans and advances	129,270	
020	Inflows to non-performing portfolios	6,308	
030	Outflows from non-performing portfolios	(39,795)	
040	Outflow to performing portfolio	(1,102)	
050	Outflow due to loan repayment, partial or total	(35,536)	
060	Outflow due to collateral liquidations	(2,077)	2,077
070	Outflow due to taking possession of collateral	(1)	1
080	Outflow due to sale of instruments	(778)	778
090	Outflow due to risk transfers	-	-
100	Outflows due to write-offs	(301)	
110	Outflow due to other situations	-	
120	Outflow due to reclassification as held for sale	-	
130	Final stock of non-performing loans and advances	95,783	

Template EU CQ1: 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 performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
				Of which defaulted	Of which impaired				
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	129,203	54,995	54,995	54,995	(2,764)	(9,931)	156,430	38,903
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	1,451	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-
050	Other financial corporations	-	-	-	-	-	-	-	-
060	Non-financial corporations	119,767	46,504	46,504	46,504	(2,764)	(8,456)	148,415	36,793
070	Households	7,985	8,491	8,491	8,491		(1,475)	8,014	2,111
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	1,763	630	-	-	-	-	-	-
100	Total	130,966	55,625	54,995	54,995	(2,764)	(9,931)	156,430	38,903

Template EU CQ2: Quality of forbearance

		a
		Gross carrying amount of forborne exposures
Loans and advances that have been forborne more than twice		1,413
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria		35,934

Template EU CQ4: 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 defaulted	Of which subject to impairment			
010	On-balance-sheet exposures	2,675,380	95,783			95,776	2,673,997	(40,933)
020	Lithuania	2,038,803	95,773	95,773	2,426,733	(40,753)		-
030	Netherlands	30,266	-	-	30,266	(21)		-
040	United States of America	29,355	-	-	29,355	(23)		-
050	Germany	29,186	-	-	29,186	(20)		-
060	Estonia	16,780	-	-	16,780	(18)		-
070	Other countries	530,989	10	3	141,677	(98)		-
080	Off-balance-sheet exposures	435,155	4,984	4,984			325	
090	Lithuania	434,918	4,984	4,984			325	
100	Other countries	237	-	-			-	
150	Total	3,110,535	100,767	100,760	2,673,997	(40,933)	325	-

Template EU CQ5: Credit quality of loans and advances to non-financial corporations by industry

		a	b	c	d	e	f
		Gross carrying amount				Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
		Of which non-performing		Of which defaulted	Of which loans and advances subject to impairment		
010	Agriculture, forestry and fishing	45,266	8,355			8,355	45,266
020	Mining and quarrying	11,332	-	-	11,332	(33)	-
030	Manufacturing	188,701	16,522	16,522	188,701	(7,737)	-
040	Electricity, gas, steam and air conditioning supply	36,726	405	405	36,726	(237)	-
050	Water supply	20,468	66	66	20,468	(121)	-
060	Construction	76,087	3,587	3,587	76,087	(1,922)	-
070	Wholesale and retail trade	152,737	8,503	8,503	152,737	(4,355)	-
080	Transport and storage	101,222	1,103	1,103	101,222	(658)	-
090	Accommodation and food service activities	28,393	13,559	13,559	28,393	(1,091)	-
100	Information and communication	2,651	58	58	2,651	(25)	-
110	Financial and insurance activities	2,619	1	1	2,619	(98)	-
120	Real estate activities	275,474	16,031	16,031	275,474	(4,335)	-
130	Professional, scientific and technical activities	47,385	684	684	47,385	(585)	-
140	Administrative and support service activities	80,966	2,434	2,434	80,966	(2,146)	-
150	Public administration and defence, compulsory social security	-	-	-	-	-	-

160	Education	1,540	63	63	1,540	(17)	-
170	Human health services and social work activities	30,297	1,461	1,461	30,297	(905)	-
180	Arts, entertainment and recreation	10,086	40	40	10 086	(198)	-
190	Other services	6,535	47	46	6 535	(28)	-
200	Total	1,118,485	72,919	72,919	1,118,485	(26,054)	-

Template EU CQ6: 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
010	Gross carrying amount	1,956,905	1,861,122	9,292	95,783	68,410	27,373	3,333	1,320	7,795	9,044	3,388	2,493		
020	Of which secured	1,514,429	1,423,524	5,608	90,904	64,664	27,254	2,752	1,188	7,519	8,905	3,384	2,491		
030	Of which secured with immovable property	1,292,369	1,214,062	2,498	78,307	56,937	21,369	2,236	1,140	7,030	7,230	2,706	1,027		
040	Of which instruments with LTV higher than 60% and lower or equal to 80%	289,022	281,369		7,653	6,736	917								
050	Of which instruments with LTV higher than 80% and lower or equal to 100%	107,055	102,420		4,635	2,550	2,085								
060	Of which instruments with LTV higher than 100%	37,176	26,381		10,795	1,856	8,938								
070	Accumulated impairment for secured assets	(30,298)	(9,908)	(206)	(20,390)	(7,415)	(12,975)	(316)	(54)	(4,142)	(4,569)	(2,099)	(1,796)		
080	Collateral														
090	Of which value capped at the value of exposure	1,285,342	1,228,546	2,557	56,796	47,741	9,056	1,436	662	2,892	3,080	546	440		
100	Of which immovable property	1,070,245	1,020,382	1,919	49,863	41,966	7,897	1,062	649	2,701	2,633	464	388		
110	Of which value above the cap	5,474,667	4,920,507	7,298	554,160	445,267	108,892	-	-	-	-	-	-		
120	Of which immovable property	2,085,426	1,936,783	3,688	148,643	126,532	22,111	-	-	-	-	-	-		
130	Financial guarantees received	85,574	84,565	1,676	1,009	188	818	12	19	39	67	483	198		
140	Accumulated partial write-off	(8,277)	-	-	(8,277)	-	(8,277)	-	(4,377)	-	(3,682)	-	(218)		

Template EU CQ7: Collateral obtained by taking possession and execution processes

		a	b
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
010	Accumulated negative changes	-	-
020	Other than PP&E	251	(3)
030	<i>Residential immovable property</i>	-	-
040	<i>Commercial Immovable property</i>	-	-
050	<i>Movable property (auto, shipping, etc.)</i>	251	(3)
060	<i>Equity and debt instruments</i>	-	-
070	<i>Other collateral</i>	-	-
080	Total	251	(3)

Template EU CQ8: 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	
010	Collateral obtained by taking possession classified as PP&E	-	-	-	-									
020	Collateral obtained by taking possession other than that classified as PP&E	328	(3)	328	(3)	321	(3)	7	-	-	-	-	-	
030	<i>Residential immovable property</i>	-	-	-	-	-	-	-	-	-	-	-	-	
040	<i>Commercial immovable property</i>	40	-	40	-	40	-	-	-	-	-	-	-	
050	<i>Movable property (auto, shipping, etc.)</i>	288	-	288	(3)	281	(3)	7	-	-	-	-	-	
060	<i>Equity and debt instruments</i>		-	-	-	-	-	-	-	-	-	-	-	
070	<i>Other collateral</i>		-	-	-	-	-	-	-	-	-	-	-	
080	Total	328	(3)	328	(3)	321	(3)	7	-	-	-	-	-	

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

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	2,620	2,620	2,075	2,341	-	-	-
2	of which: Households	279	279	-	-	-	-	-
3	<i>of which: Collateralised by residential immovable property</i>	219	219	-	-	-	-	-
4	of which: Non-financial corporations	2,341	2,341	2,075	2,341	-	-	-
5	<i>of which: Small and Medium-sized Enterprises</i>	2,341	2,341	2,075	2,341	-	-	-
6	<i>of which: Collateralised by commercial immovable property</i>	2,324	2,324	2,075	2,324	-	-	-

(continued)

		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	(45)	(45)	(38)	(44)	-	-	-	-
2	of which: Households	(1)	(1)	-	-	-	-	-	-
3	<i>of which: Collateralised by residential immovable property</i>	-	-	-	-	-	-	-	-
4	of which: Non-financial corporations	(44)	(44)	(38)	(44)	-	-	-	-
5	<i>of which: Small and Medium-sized Enterprises</i>	(44)	(44)	(38)	(44)	-	-	-	-
6	<i>of which: Collateralised by commercial immovable property</i>	(41)	(41)	(38)	(41)	-	-	-	-

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		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	669	129,050							
2	Loans and advances subject to moratorium (granted)	524	62,229	-	-	59,609	2,620	-	-	-
3	of which: Households		8,043	-	-	7,764	279	-	-	-
4	of which: Collateralised by residential immovable property		4,596	-	-	4,378	219	-	-	-
5	of which: Non-financial corporations		54,186	-	-	51,845	2,341	-	-	-
6	of which: Small and Medium-sized Enterprises		52,103	-	-	49,762	2,341	-	-	-
7	of which: Collateralised by commercial immovable property		45,331	-	-	43,007	2,324	-	-	-

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

		a	b	c	d
		Gross carrying amount	of which: forborne	Maximum amount of the guarantee that can be considered	Gross carrying amount
				Public guarantees received	Inflows to non-performing exposures
1	Newly originated loans and advances subject to public guarantee schemes	3,844	-	615	-
2	of which: Households	-			-
3	of which: Collateralised by residential immovable property	-			-
4	of which: Non-financial corporations	3,844	-	615	-
5	of which: Small and Medium-sized Enterprises	3,245			-
6	of which: Collateralised by commercial immovable property	735			-

INFORMATION ON CREDIT RISK MITIGATION MEASURES

Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

		Unsecured carrying amount	Secured carrying amount						
			a	b	c	d	Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
							e		
1	Loans and advances	992,538	932,978	889,434	22,582	-			
2	Debt securities	718,349	-	-	-				
3	Total	1,710,887	932,978	889,434	22,582				
4	<i>Of which non-performing exposures</i>	40,963	30,745	27,424	3,321	-			
EU-5	<i>Of which defaulted</i>	40,879	30,685						

DISCLOSURE OF THE USE OF THE STANDARDISED APPROACH

Template EU CR4 – standardised approach – Credit risk exposure and CRM effects

Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density		
	On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)	
	a	b	c	d	e	f	
1	Central governments or central banks	921,421	-	921,421	-	10,920	1.19%
2	Regional government or local authorities	92,163	4,350	92,163	1,734	30	0.03%
3	Public sector entities	10,238	2,124	32,820	1,062	9,847	29.06%
4	Multilateral development banks	1,081	-	1,081	-	-	0.00%
5	International organisations	-	-	-	-	-	-
6	Institutions	97,555	-	93,324	-	38,612	41.37%
7	Corporates	344,262	224,243	330,994	99,698	414,876	96.33%
8	Retail	585,320	75,603	582,459	34,590	434,411	70.40%
9	Secured by mortgages on immovable property	888,481	85,533	882,972	30,128	640,506	70.15%
10	Exposures in default	71,708	4,986	68,387	2,462	88,682	125.17%
11	Exposures associated with particularly high risk	20,995	38,316	20,880	18,637	59,275	150.00%
12	Covered bonds	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
14	Collective investment undertakings	6,836	-	4,132	-	51,650	1250.00%
15	Equity	12,278	-	12,278	-	29,965	244.05%
16	Other items	136,074	-	135,832	-	67,994	50.06%
17	TOTAL	3,188,412	435,155	3,178,743	188,310	1,846,767	54.85%

Template EU CR5 – standardised approach

	Exposure classes	Risk weight								
		0%	2%	4%	10%	20%	35%	50%	70%	75%
		a	b	c	d	e	f	g	h	i
1	Central governments or central banks	891,527	-	-	-	14,885	-	14,133	-	-
2	Regional government or local authorities	93,837	-	-	-	-	-	60	-	-
3	Public sector entities	22,582	-	-	-	-	-	2,907	-	-
4	Multilateral development banks	1,081	-	-	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-	-	-	-
6	Institutions	-	-	-	-	26,858	-	66,451	-	-
7	Corporates	-	-	-	-	848	-	24,301	-	-
8	Retail	-	-	-	-	-	-	-	-	617,049
9	Secured by mortgages on immovable property	-	-	-	-	-	234,620	219,871	-	-
10	Exposures in default	-	-	-	-	-	-	-	-	-
11	Exposures associated with particularly high risk	-	-	-	-	-	-	-	-	-
12	Covered bonds	-	-	-	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-
14	Collective investment undertakings	-	-	-	-	-	-	-	-	-
15	Equity	-	-	-	-	-	-	-	-	-
16	Other items	67,838	-	-	-	-	-	-	-	-
17	TOTAL	1,076,865	-	-	-	42,591	234,620	327,723	-	617,049

(continued)

	Exposure classes	Risk weight						Total	Of which unrated
		100%	150%	250%	370%	1250%	Others		
		j	k	l	m	n	o		
1	Central governments or central banks	876	-	-	-	-	-	921,421	386,506
2	Regional government or local authorities	-	-	-	-	-	-	93,897	93,897
3	Public sector entities	8,393	-	-	-	-	-	33,882	25,489
4	Multilateral development banks	-	-	-	-	-	-	1,081	-
5	International organisations	-	-	-	-	-	-	-	-
6	Institutions	15	-	-	-	-	-	93,324	3,572
7	Corporates	405,543	-	-	-	-	-	430,692	326,425
8	Retail	-	-	-	-	-	-	617,049	617,049
9	Secured by mortgages on immovable property	458,609	-	-	-	-	-	913,100	913,100
10	Exposures in default	35,183	35,666	-	-	-	-	70,849	70,849
11	Exposures associated with particularly high risk	-	39,517	-	-	-	-	39,517	39,517
12	Covered bonds	-	-	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-
14	Collective investment undertakings	-	-	-	-	4,132	-	4,132	4,132
15	Equity	487	-	11,791	-	-	-	12,278	12,278
16	Other items	67,994	-	-	-	-	-	135,832	135,832
17	TOTAL	977,099	75,183	11,791	-	4,132	-	3,367,053	2,628,645

COUNTERPARTY CREDIT RISK

Template EU CCR1 – Analysis of CCR exposure by approach

		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)				1,4				
EU-2	EU - Simplified SA-CCR (for derivatives)				1,4				
1	SA-CCR (for derivatives)	3,327	1,823		1,4	7,209	7,209	6,657	3,254
2	IMM (for derivatives and SFTs)								
2a	Of which securities financing transactions netting sets								
2b	Of which derivatives and long settlement transactions netting sets								
2c	Of which from contractual cross-product netting sets								
3	Financial collateral simple method (for SFTs)								
4	Financial collateral comprehensive method (for SFTs)					7,246	3,072	3,013	3,013
5	VaR for SFTs								
6	Total					14,455	10,281	9,669	6,267

Template EU CCR2 – Transactions subject to own funds requirements for CVA risk

		a	b
		Exposure value	RWEA
1	Total transactions subject to the Advanced method		
2	(i) VaR component (including the 3x multiplier)		
3	(ii) stressed VaR component (including the 3x multiplier)		
4	Transactions subject to the Standardised method	552	100
EU-4	Transactions subject to the Alternative approach (Based on the Original Exposure Method)		
5	Total transactions subject to own funds requirements for CVA risk	552	100

Template EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

	Exposure classes	Risk weight											Total exposure value
		a	b	c	d	e	f	g	h	i	j	k	
		0%	2%	4%	10%	20%	50%	70%	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	-	-	-	-	4,231	-	-	-	-	-	4,231
7	Corporates	-	-	-	-	-	-	-	-	2,420	-	2,420
8	Retail	-	-	-	-	-	-	-	72	-	-	72
9	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-
10	Other items	-	-	-	-	-	-	-	-	2,946	-	2,946
11	Total exposure value	-	-	-	-	4,231	-	-	72	5,366	-	9,669

Template EU CCR5 – Composition of collateral for CCR exposures

Collateral type		a	b	c	d	e	f	g	h	
		Collateral used in derivative transactions				Collateral used in SFTs				
		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral		
		Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	
1	Cash – domestic currency	-	-	-	-	-	-	-	-	
2	Cash – other currencies	-	-	-	-	-	-	-	-	
3	Domestic sovereign debt	-	-	-	-	-	-	-	-	
4	Other sovereign debt	-	-	-	-	-	-	-	-	
5	Government agency debt	-	-	-	-	-	-	-	-	
6	Corporate bonds	-	-	-	-	-	-	-	-	
7	Equity securities	11,421	-	-	-	-	-	-	-	
8	Other collateral	24,905	-	-	-	-	-	-	-	
9	Total	36,326	-	-	-	-	-	-	-	

Šiaulių bankas AB has no credit derivatives and no positions in the main counterparties.

MARKET RISK

Template EU MR1 - Market risk under the standardised approach

	a
	RWEAs
	Outright products
1	Interest rate risk (general and specific)
	19,846
2	Equity risk (general and specific)
	1,886
3	Foreign exchange risk
	-
4	Commodity risk
	-
	Options
5	Simplified approach
	-
6	Delta-plus approach
	-
7	Scenario approach
	-
8	Securitisation (specific risk)
	-
9	Total
	21,732