

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

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 29 March 2022.

INTRODUCTION

This document provides additional unaudited information in accordance with Commission Implementing Regulation (EU) 2021/637; Guideline EBA / GL / 2020/12 of the European Banking Authority (EBA) amending Guideline EBA / GL / 2018/01 on uniform disclosure in accordance with Regulation (EU) No 1095/2010 Article 473a of Regulation (EU) No 575/2013, taking into account the transitional provisions aimed at mitigating the impact of the adoption of IFRS 9 on own funds in order to ensure a rapid implementation of the CRR in response to the COVID-19 pandemic; Guideline EBA / GL / 2020/07 of the European Banking Authority (EBA) on the notification and disclosure of exposures in response to the COVID-19 crisis.

The annual report of Šiaulių bankas AB discloses information related to risk, its management and capital. This document provides additional information, which is published together with the Independent Auditor's Report, Financial Statements and Annual Report. 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 consolidated information as of 31 December 2021.

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).

DISCLOSURE OF KEY PARAMETERS

Template EU OV1 - Overview of total risk exposure amounts

		Total risk exposure amounts (TREA)		Total own funds requirements
		31-12-2021	30-09-2021	31-12-2021
1	Credit risk (excluding CCR)	1,876,622	1,840,225	150,130
2	Of which the standardised approach	1,876,622	1,840,225	150,130
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	-	-	-
6	Counterparty credit risk - CCR	10,628	11,160	850
7	Of which the standardised approach	6,620	8,182	530
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	-	-	-
EU 8b	Of which credit valuation adjustment - CVA	238	100	19

9	Of which other CCR	3,770	2,879	302
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)	19,823	13,753	1,586
21	Of which the standardised approach	19,823	13,753	1,586
22	Of which IMA	-	-	-
EU 22a	Large exposures	-	-	-
23	Operational risk	198,456	184,598	15,877
EU 23a	Of which basic indicator approach	198,456	184,598	15,877
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	2,105,529	2,049,737	168,442

Template EU KM1 - Key metrics template

		a	b	c	d	e
		31-12-2021	30-09-2021	30-06-2021	31-03-2021	31-12-2020
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	409,984	359,952	363,544	365,590	376,773
2	Tier 1 capital	409,984	359,952	363,544	365,590	376,773
3	Total capital	429,984	379,952	383,544	385,590	396,773
Risk-weighted exposure amounts						
4	Total risk exposure amount	2,105,529	2,049,737	2,059,463	1,961,798	1,917,403
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	19.47%	17.56%	17.65%	18.64%	19.65%
6	Tier 1 ratio (%)	19.47%	17.56%	17.65%	18.64%	19.65%
7	Total capital ratio (%)	20.42%	18.54%	18.62%	19.65%	20.69%
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 (%)	1.60%	1.60%	1.60%	1.60%	1.40%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.009	0.009	0.009	0.009	0.008
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0.012	0.012	0.012	0.012	0.011
EU 7d	Total SREP own funds requirements (%)	13.10%	12.60%	12.60%	12.60%	13.40%

Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0.00%	0.00%	0.00%	0.00%	0.00%
9	Institution specific countercyclical capital buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 9a	Systemic risk buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Global Systemically Important Institution buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 10a	Other Systemically Important Institution buffer (%)	1.00%	0.50%	0.50%	0.50%	0.50%
11	Combined buffer requirement (%)	3.50%	3.00%	3.00%	3.00%	3.00%
EU 11a	Overall capital requirements (%)	13.10%	12.60%	12.60%	12.60%	12.40%
12	CET1 available after meeting the total SREP own funds requirements (%)	10.57%	9.16%	9.25%	10.24%	11.36%
Leverage ratio						
13	Total exposure measure	4,387,232	4,132,240	3,623,492	3,522,721	3,342,728
14	Leverage ratio (%)	9.34%	8.71%	10.03%	10.38%	11.27%
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 (%)	0.00%	0.00%	0.00%	0.00%	0.00%
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 (%)	3.00%	3.00%	3.00%	3.00%	3.00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0%	0%	0%	0%	0%
EU 14e	Overall leverage ratio requirement (%)	3%	3%	3%	3%	3%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	998,174	884,536	919,380	998,633	889,594
EU 16a	Cash outflows - Total weighted value	477,165	441,119	444,150	390,427	360,776
EU 16b	Cash inflows - Total weighted value	72,680	54,434	51,064	50,963	46,504
16	Total net cash outflows (adjusted value)	404,486	386,685	393,086	339,464	314,273
17	Liquidity coverage ratio (%)	246.78%	228.75%	233.89%	294.18%	283.06%
Net Stable Funding Ratio						
18	Total available stable funding	3,457,995	3,263,226	2,586,641	2,625,564	2,534,115
19	Total required stable funding	2,384,297	2,345,982	1,810,617	1,740,062	1,727,099
20	NSFR ratio (%)	147.39%	139.10%	142.86%	150.89%	146.73%

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

		31-12-2021	30-09-2021	30-06-2021	31-03-2021	31-12-2020
Available capital (amounts)						
1	Common Equity Tier 1 (CET1) capital	409,984	359,952	363,544	365,590	376,773
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	382,443	333,686	337,588	339,874	348,353
3	Tier 1 capital	409,984	359,952	363,544	365,590	376,773
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	382,443	333,686	337,588	339,874	348,353
5	Total capital	429,984	379,952	383,544	385,590	396,773
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	402,443	353,686	357,588	359,874	368,353
Risk-weighted assets (amounts)						
7	Total risk-weighted assets	2,105,529	2,049,737	2,059,463	1,961,801	1,917,403

8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,077,988	2,023,472	2,033,507	1,936,085	1,888,983
Capital ratios						
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	19.47%	17.56%	17.65%	18.64%	19.65%
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	18.40%	16.49%	16.60%	17.55%	18.44%
11	Tier 1 (as a percentage of risk exposure amount)	19.47%	17.56%	17.65%	18.64%	19.65%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.40%	16.49%	16.60%	17.55%	18.44%
13	Total capital (as a percentage of risk exposure amount)	20.42%	18.54%	18.62%	19.65%	20.69%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.37%	17.48%	17.58%	18.59%	19.50%
Leverage ratio						
15	Leverage ratio total exposure measure	4,387,232	4,132,240	3,623,492	3,522,721	3,342,728
16	Leverage ratio	9.34%	8.71%	10.03%	10.38%	11.27%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8.77%	8.13%	9.38%	9.65%	10.42%

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 ABSA referred to in point (a) of the second subparagraph of Article 473a (1) of Regulation 2020/873.

Template EU INS1 - Insurance participations

		a	b
		Exposure value	Risk exposure amount
1	Own fund instruments held in insurance or re-insurance undertakings or insurance holding company not deducted from own funds	11 788	29 470

Table EU OVC - ICAAP information

One of the main buffers against potential losses is a strong capital base, so the aim is to maintain a sufficient capital buffer to cover the increased level of risk. A sound, effective and comprehensive Internal Capital Adequacy Assessment Process (ICAAP) contributes to a clear assessment of the risk capital and goes hand in hand with risk management and management communication processes, based on a thorough risk strategy that produces an effective prudential framework.

The purpose of the Bank's ICAAP is to carry out processes to ensure that the Bank Group's capital requirements are sufficient to cover the risks of the appropriate nature and level arising or likely to arise from the banking activities and to ensure the continuity of the business, and that the Bank's capital base is adequately developed.

The Board of the Bank, based on the results of the ICAAP and all other relevant information, approves the Bank's capital adequacy assessment in the form of a Capital Adequacy Statement.

The ICAAP includes the Bank's self-assessment, testing and determination of internal capital requirements. The internal self-assessment identifies the risks inherent in the Group's activities and assesses them using selected assessment methods. The risk level is determined by assessing the impact of the risk on the Group's earnings

and capital. Once the Bank's self-assessment has identified the risk structure and levels of individual risks, testing is performed to assess the potential impact on the Group's financial position, economic and regulatory capital and liquidity in the event of an adverse event and/or changes in the financial or economic environment. The main objective of the stress test is to determine whether the Group's capital is sufficient to cover potential losses arising from adverse macroeconomic and financial conditions.

For ICAAP purposes, the Group carries out stress tests to determine whether the level of capital is sufficient for this scenario. The scenarios for the stress testing of the Bank Group as at end-2021 have been selected taking into account external factors that may affect the Bank's activities: COVID-19, the impact of rising inflation and the geopolitical situation.

The internal capital requirement is defined as the results of the baseline scenario. The results are assessed from both a normative and an economic perspective. The internal capital requirement is calculated for those risks for which the normative and economic capital requirement calculated in the testing was higher than the regulatory requirement.

The results of the 2021 ICAAP show that the Bank Group has an adequate capital buffer in both the baseline and the adverse scenario under severe economic stress.

DISCLOSURE OF RISK MANAGEMENT OBJECTIVES

Table EU OVA - Institution risk management approach

OPERATIONAL RISK MANAGEMENT

A full disclosure of all material risks faced by the Bank Group is provided in the Explanatory Notes to the 2021 Financial Statements under "Financial Risk Management" (page 31).

The Group analyses, assesses, assumes and manages the risks or groups of risks it faces in its operations. The purpose of risk management is to ensure a sufficient return on equity by managing risks conservatively. In implementing its risk management strategy, the Bank Group aims not only to minimise potential risks, but also to ensure an optimal risk-return ratio and efficient allocation of capital.

Risk assessment is a continuous, ongoing process, involving both the ongoing analysis of existing risks and the identification of new or emerging risks in the process of introducing new products and in the event of external or intra-group changes. The ICAAP includes, at least annually, an overall assessment of the risks specific to the Bank Group.

The main risks of the Bank Group are credit and liquidity risks. Other risks to which the Group is exposed include market, concentration, operational, IT, model, compliance and ESG (environmental, social and governance) risks. Market risk includes foreign exchange rate, interest rate and security price risks. The Bank Group is developing a framework for qualitative assessment parameters for ESG risks (which include the risks of climate change), which will be integrated into processes and the Group's governance system. Other risks are considered to be insignificant and are therefore not assessed.

Risk management is a structured, coordinated and continuous process at all levels of the Group, with the following objectives: to align business strategy and risk tolerance; to find solutions in response to risk; to reduce operating losses; to increase business opportunities and competitiveness; to identify multiple overlapping risks, either separately or in an integrated way; and to improve the capital allocation.

The Bank Group manages operational risk using a multi-tier management system that enables informed decision-making. Risk is assessed from the bottom up and from the top down throughout the management chain, as well as across all business lines, using consistent terminology and methodologies across the Group.

To avoid conflicts of interest, the units performing risk control functions are separated from the units whose direct activities are related to the exposure to the various risks of banking activities:

- the first line of defence, which includes the Group's business units directly serving customers or indirectly involved in the provision of services to the Group's customers, is responsible for the ongoing and active management of risk in its business unit through the establishment and monitoring of risk limits and compliance with these limits, and through the implementation of controls and processes to establish, monitor and report the established risk limits and/or thresholds;
- internal risk control functions are performed by the second line of defence units of the Risk Management Division, which are responsible for controlling the Bank Group's operational risks;
- The third line of defence is the Internal Audit Division, which provides a comprehensive, independent and objective assessment of risk management and the effectiveness and adequacy of the Bank's internal control system.

GENERAL DESCRIPTION OF THE RISK MANAGEMENT SYSTEM

The Bank's Board has approved the Group's Risk Strategy, which covers the main principles of risk management and the allocation of roles and responsibilities in the risk management process. The risk management system includes processes to ensure that the Group identifies, assesses (and, where possible, measures), manages, monitors risks and reports on them. These processes cover all identified material risks. The Group's risk management system includes:

- risk appetite and risk management strategy;
- remuneration policy that is consistent with and encourages effective risk management;
- internal capital and liquidity adequacy assessment processes (ICAAP; ILAAP);
- identifying significant risks and developing measures to manage them;
- internal control over risk management, the main principles of which are set out in the Regulations for the Organisation of Internal Control;
- internal audit, which regularly assesses the effectiveness of risk management processes.

To ensure that the Bank Group operates in an acceptable risk environment in its current and future activities, the Board of the Bank has established an overall risk appetite. Risk appetite is defined as the nature and level of risk that the Group is willing to accept in the conduct of its business. Based on risk appetite, individual risk limits have been set for risks, which are a means of monitoring and controlling the magnitude and concentration of the risks assumed. Risk limits and indicators provide early warning of changes in risk and are closely monitored to ensure that risks are kept within the risk appetite.

DISCLOSURE OF A CONCISE RISK REPORT APPROVED BY THE MANAGEMENT BODY

The Group seeks to manage its business so as to avoid excessive losses and depletion of capital in the normal course of business and accepts risk in a conscious and controlled manner.

The Bank Group maintains a capital buffer in excess of the required minimum capital adequacy, ensuring the smooth operation of the Group and increasing the Group's ability to neutralise unfavourable business scenarios and shocks. The risk appetite for capital is determined taking into account the internal assessment of capital requirements and the Group's current and future capital requirements and regulatory capital buffers. At the end

of 2021, the CET1 capital ratio was 19.47 % and the total capital ratio – 20.42 %. Capital ratios are well above both regulatory requirements and target capital. A leverage ratio of 9.34 % indicates a healthy buffer up to the minimum leverage ratio requirement of 3 %.

To ensure sufficient level of protection for the Group's creditors, the Bank seeks to ensure compliance with the established intermediate levels of the minimum requirement for own funds and eligible liabilities (MREL).

The Group aims to have a high-quality credit portfolio by implementing a credit risk culture based on long-term customer relationships, focusing on knowing the customer, understanding the economic feasibility of the financing transaction and the customer's ability to meet its obligations.

Liquidity risk appetite of the Bank Group is formed in such a way that the Group is able to fulfil its obligations to customers and legal obligations to partners under both normal and disrupted financial market conditions during the given survival period. Risk appetite is constrained by regulatory Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR).

The Bank Group maintains a high-quality liquidity buffer to ensure that the Group can operate and continue its core business in the face of unexpected shocks. Maintaining a liquidity buffer, together with funding planning and risk identification, are key tools to ensure that liquidity risk does not exceed appetite and supports the Group's strategic objectives. In 2021, the Bank Group's liquidity position was strong, and all key ratios remained in the safe zone and above regulatory requirements.

Credit risk accounts for 89.6% of RWA, i.e., the most significant risk exposure. The Group's loan portfolio is of medium risk and well diversified. 85 % of the gross value of the loans are classified as standard and non-high-risk loans. Stage 3 loans represent 3.4 % of the total value of loans. The customer base of the loan portfolio consists mainly of small and medium-sized enterprises and private individuals operating in Lithuania, with large enterprises accounting for 7% of total loans and receivables. The concentration of the loan portfolio in terms of borrowers is low and the number of customers in the portfolio is high. In 2021, the growth of the housing loan portfolio was driven by medium-sized housing loans.

Market risk represents 0.9% of the total risk exposure amount (RWA). The Bank works with relatively low trading volumes, i.e., is engaged in relatively small trading book business; therefore, it assumes limited market risk.

In the interest rate banking book, risk appetite is expressed as the negative impact on economic value and net interest income from adverse interest rate risk scenarios.

Operational risk losses in 2021 amounted to EUR 134 thousand. The Bank Group may be exposed to various operational risks inherent to its business: performance or process errors, internal and external fraud, loss of human resources, commercial disputes, non-compliance with the established processes and procedures. The Group seeks to ensure proper business continuity in crisis situations. The Group aims to ensure that continuity plans are up-to-date and identify potential material threats.

During 2021, the impact of the COVID-19 pandemic has gradually diminished, thanks to the adoption of technological measures to mitigate the risks of teleworking and access to services.

During 2021, the Group strengthened its IT risk management by establishing an IT risk management function in the 2nd line of defence and improving business continuity measures in response to a number of minor IT incidents leading to disruptions in customer services, as well as in the areas of cyber-risk and information security management.

The Bank has included environmental social and governance risk in the list of risks specific to the Group. The Bank Group is working on integrating the quantitative and qualitative management approach of these risks into the Group's processes and governance, including the implementation of technical and process changes. In 2021, the management of this risk was strengthening by the establishment of environmental social and governance risk functions in the 2nd line of defence, as well as the establishment of a Sustainable Performance Group (SPG), whose objective is to ensure the development, implementation and refinement of the Bank Group's ESG strategy.

During 2021, the Bank's governance structure was reviewed and changed as part of the strengthening of risk management and further separation of risk management control functions.

STATEMENT ON THE ADEQUACY OF RISK MANAGEMENT MEASURES APPROVED BY THE MANAGEMENT BODY

Risks arising from the Group's activities are managed through appropriate risk mitigation measures, taking into account the Group's business strategy and the complexity of its products. The improvement of risk management measures is an ongoing process performed in line with the requirements of the European Union and supervisory authorities and in accordance with the Bank's operational risk management strategy. Establishing an appropriate risk management system, continuously improving it and applying its measures in day-to-day operations are some of the most important prerequisites for the Group's success in the long term.

The Group, operating in an environment of uncertainty arising from the Russian-Ukrainian war that started in early 2022, carefully monitors and assesses the potential impact of potential risks on the Group's operations and takes preventive actions to manage the risks.

Table EU OVB - Disclosure on governance arrangements

Organizational management structure, management bodies, structure and functions of the committees, etc. are disclosed in the Consolidated Annual Report for 2021:

- 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 "Management of the Bank" of the consolidated annual report 2021 (page 148) and in the Report on the Bank's corporate governance for 2021 (page 166);
- Information on the diversity policy applied in the selection of the members of the management body is disclosed in the section "Management of the Bank" of the consolidated annual report 2021 (page 148) and in the Report on the Bank's corporate governance for 2021 (page 166);
- The structure, functions and composition of the committees are disclosed in the section "Committees formed in the Bank, their areas of activity" (page 150) and in the Report on the Bank's corporate governance for 2021 (page 166).

DISCLOSURE OF THE SCOPE OF APPLICATION

Template EU LI1 - Differences between the accounting scope and the scope of prudential consolidation and 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 prudential 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	Not subject to own funds requirements or subject to deduction from own funds
Breakdown by asset classes according to the balance sheet in the published financial statements								
1	Cash and cash equivalents	965,723	965,160	965,160	-	-	-	-
2	Securities in the trading book	48,181	15,099	-	-	-	15,099	-
3	Due from other banks	1,196	1,196	1,196	-	-	-	-
4	Derivative financial instruments	2,121	2,121	3	2,118	-	-	-
5	Loans to customers	1,908,681	1,908,681	1,898,271	10,410	-	-	-
6	Finance lease receivables	195,174	195,174	195,174	-	-	-	-
7	Investment securities at fair value	82,988	82,988	82,988	-	-	-	-
8	Investment securities held to collect cash flows	705,398	692,226	692,226	-	-	-	-
9	Investments in subsidiaries and associates	-	11,788	11,788	-	-	-	-
10	Intangible assets	4,834	3,115	-	-	-	-	3,115
11	Property, plant and equipment	14,760	14,453	14,453	-	-	-	-
12	Investment property	2,229	2,229	2,229	-	-	-	-
13	Current income tax prepayment	847	820	820	-	-	-	-
14	Deferred income tax asset	1,593	1,591	1,460	-	-	-	131
15	Other non-financial assets	28,137	26,355	26,355	-	-	-	-
16	Assets classified as held for sale	620	620	620	-	-	-	-
17	Total assets	3,962,482	3,923,616	3,892,743	12,528	-	15,099	3,246
Breakdown by liability classes according to the balance sheet in the published financial statements								
1	Due to other banks and financial institutions	697,738	699,560	-	-	-	-	699,560
2	Derivative financial instruments	96	96	-	96	-	-	-
3	Due to customers	2,679,183	2,679,204	2,405	-	-	-	2,676,799
4	Debt securities in issue	95,212	95,212	-	-	-	-	95,212
5	Special and lending funds	6,667	6,667	-	-	-	-	6,667
6	Current income tax liabilities	1,084	1,084	-	-	-	-	1,084
7	Deferred income tax liabilities	1,452	1,452	-	-	-	-	1,452
8	Liabilities related to insurance activities	41,409	-	-	-	-	-	-
9	Other non-financial liabilities	33,214	32,540	-	-	-	-	32,540
10	Total liabilities	3,556,055	3,515,815	2,405	96	-	-	3,513,314

Template EU LI2 - 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	Securitisation framework	CCR framework	Market risk framework
1	Assets carrying value amount under the scope of prudential consolidation (as per template LI1)	3,920,370	3,892,743	-	12,528	15,099
2	Liabilities carrying value amount under the scope of prudential consolidation (as per template LI1)	3,515,815	2,405	-	96	-
3	Total net amount under the scope of prudential consolidation	404,555	3,890,338	-	12,432	15,099
4	Off-balance-sheet amounts	451,485	451,485	-	-	
5	<i>Differences in valuations</i>	(100)	-	-	-	
6	<i>Differences due to different netting rules, other than those already included in row 2</i>	-	-	-	-	
7	<i>Differences due to consideration of provisions</i>	40,780	40,780	-	-	
8	<i>Differences due to the use of credit risk mitigation techniques (CRMs)</i>	23,556	23,556	-	-	
9	<i>Differences due to credit conversion factors</i>	256,939	(256,939)	-	-	
10	<i>Differences due to Securitisation with risk transfer</i>	-	-	-	-	
11	<i>Other differences</i>	27,541	27,541	-	-	
12	Exposure amounts considered for regulatory purposes	4,387,332	4,371,766	-	15,566	15,099

Template EU LI3 - Outline of the differences in the scopes of consolidation (entity by entity)

a	b	c	d	e	f	g	h
Name of the entity	Method of accounting consolidation	Method of prudential consolidation					Description of the entity
		Full consolidation	Proportional consolidation	Equity method	Neither consolidated nor deducted	Deducted	
Šiaulių bankas AB	Full consolidation	X					Credit institution
Šiaulių banko lizingas UAB	Full consolidation	X					Finance leases (leasing) and operating lease services
Šiaulių banko investicijų valdymas UAB	Full consolidation	X					Investment management
SB Turto Fondas UAB	Full consolidation	X					Real estate management
SB lizingas UAB	Full consolidation	X					Consumer credits
SB Draudimas UAB	Full consolidation			X			Life insurance
Sandworks UAB	Full consolidation			X			Real estate management

Table EU LIA - Explanations of differences between accounting and regulatory exposure amounts

Any differences between the amounts in columns (a) and (b) of the EU LI1 form are due to the different scope of consolidation. The Bank's consolidated financial statements consolidate all of the Bank's subsidiaries with all of their respective balances of assets and liabilities, including transactions with the Bank and other Bank subsidiaries. Within the scope of prudential consolidation, the Bank does not consolidate its subsidiaries SB Draudimas UAB and Sandworks UAB, but accounts for these entities using the equity method.

Table EU LIB - Other qualitative information on the scope of application

The Bank Group has not identified any impediments to the prompt transfer of own funds or the settlement of the Group's liabilities. The actual own funds of all non-consolidated subsidiaries are not less than the required amount. The derogation provided for in Article 7 of the CRR or the individual consolidation method provided for in Article 9 of the CRR have not been applied.

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)	23,401	{EU CC1, r31, b)} + {EU CC1, r33, b)}+{EU CC1, r34, b)}+{EU CC1, r35, b)}
EU-3a	Funds for general banking risk	36,990	{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	9,961	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	387,892	The sum of rows 1-5a
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(100)	
8	Intangible assets (net of related tax liability) (negative amount)	(3,115)	{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)	(131)	
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)	(2,103)	
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	27,541	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	22,092	Sum of rows 7-20a, 21, 22 and 25a-27a
29	Common Equity Tier 1 (CET1) capital	409,984	The sum of rows 6 and 28
Additional Tier 1 (AT1) capital: instruments			
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 to 42
44	Additional Tier 1 (AT1) capital		max(0, [row 36 minus row 43])
45	Tier 1 capital (T1 = CET1 + AT1)	409,984	Sum of rows 29 and r44
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	20,000	From {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 52-56b
58	Tier 2 (T2) capital	20,000	max(0, [51 row minus 57 row])
59	Total capital (TC = T1 + T2)	429,984	Sum of rows 45 and 58

60	Total Risk exposure amount	2,105,529	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	0.1947	
62	Tier 1 capital	0.1947	
63	Total capita	0.2042	
64	Institution CET1 overall capital requirements	0.0890	
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	0.0100	
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	0.1057	The difference between rows 61 and 64
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
		31-12-2021	31-12-2021	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements				
1	Cash and cash equivalents	965,723	965,160	
2	Securities in the trading book	48,181	15,099	
3	Due from other banks	1,196	1,196	
4	Derivative financial instruments	2,121	2,121	
5	Loans to customers	1,908,681	1,908,681	
6	Finance lease receivables	195,174	195,174	
7	Investment securities at fair value	82,988	82,988	
8	Investment securities held to collect cash flows	705,398	692,226	
9	Investments in subsidiaries and associates	-	11,788	
10	Intangible assets	4,834	3,115	{EU CC1, r8, a)}
11	Property, plant and equipment	14,760	14,453	
12	Investment property	2,229	2,229	
13	Current income tax prepayment	847	820	
14	Deferred income tax asset	1,593	1,591	
15	Assets classified as held for sale	28,137	26,355	
16	Other assets	620	620	
17	Total assets	3,962,482	3,923,616	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
18	Due to other banks and financial institutions	698,638	699,560	
19	Derivative financial instruments	96	96	
20	Due to customers	2,678,283	2,679,204	
21	Special and lending funds	6,667	6,667	
22	Debt securities in issue	95,212	95,212	
22a	of which: accrued interest on issued debt securities	20,000	20,000	{EU CC1, r46, a)}
23	Current income tax liabilities	1,084	1,084	
24	Deferred income tax liabilities	1,452	1,452	
25	Liabilities related to insurance activities	41,409	-	
26	Liabilities related to assets classified as held for sale	-	-	
27	Other liabilities	33,214	32,540	
28	Total liabilities	3,556,055	3,515,815	
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	Treasury shares (-)	(516)	(516)	{EU CC1, r16, a)}
32	Reserve capital	756	756	{EU CC1, r3, a)}
33	Statutory reserve	21,893	21,770	{EU CC1, rEU-3a, a)}
34	Reserve for acquisition of own shares	10,000	10,000	{EU CC1, r3, a)}
35	Accumulated other comprehensive income	(583)	(597)	{EU CC1, r3, a)}
36	Other equity	3,288	3,242	{EU CC1, r3, a)}
37	Previous years retained earnings	138,727	139,901	{EU CC1, r2, a)}
38	Profit for the current year	55,223	55,606	
39	Total shareholders' equity	406,427	407,801	

Template EU CCA: Main features of regulatory own funds instruments and eligible liabilities instruments

		a		
		Qualitative or quantitative information - Free format		
1	Issuer	Šiaulių bankas AB	Šiaulių bankas AB	Šiaulių bankas AB
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	LT0000102253	LT0000404287	LT0000405771
2a	Public or private placement	Public	Public	Public
3	Governing law(s) of the instrument	The Republic of Lithuania	The Republic of Lithuania	The Republic of Lithuania
3a	Contractual recognition of write down and conversion powers of resolution authorities	No	Yes	Yes
<i>Regulatory treatment</i>				
4	Current treatment taking into account, where applicable, transitional CRR rules	Common equity tier 1 capital	Tier 2 capital	N/A
5	Post-transitional CRR rules	Common equity tier 1 capital	Tier 2 capital	Eligible liabilities
6	Eligible at solo/(sub-)consolidated/ solo&(sub-) consolidated	solo & (sub-) consolidated	solo & (sub-) consolidated	solo & (sub-) consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary registered shares	Subordinated debt securities (CRR Article 62 (a))	Restricted senior bonds (CRR Article 72a (1) (a))
8	Amount recognised in regulatory capital or eligible liabilities (Currency in million, as of most recent reporting date)	EUR 174.21	EUR 20.00	EUR 75.00
9	Nominal amount of instrument	EUR 0,29	EUR 10,000.00	EUR 1,000.00
EU-9a	Issue price	Various	EUR 10,000.00	EUR 1,000.00
EU-9b	Redemption price	N/A	EUR 10,000.00	EUR 1,000.00
10	Accounting classification	Equity	Liability - amortized cost	Liability - amortized cost
11	Original date of issuance	29-11-1994	23-12-2019	07-10-2021
12	Perpetual or dated	Perpetua	Fixed term	Fixed term
13	Original maturity date	No maturity	2019-12-23	2021-10-07
14	Issuer call subject to prior supervisory approval	No	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	N/A	From 23/12/2024 at nominal value	2024-10-07
16	Subsequent call dates, if applicable	N/A	From 23/12/2024 at nominal value with 30 days' notice	N/A
<i>Coupons / dividends</i>				
17	Fixed or floating dividend/coupon	Floating	Fixed	Fixed, which will be replaced floating format
18	Coupon rate and any related index	N/A	6.15%	1.047%; po 07/10/2024 Bloomberg EUSA1 + 140 bps
19	Existence of a dividend stopper	No	Ne	Ne
EU-20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Mandatory	Mandatory
EU-20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Partially discretionary	Mandatory	Mandatory
21	Existence of step up or other incentive to redeem	N/A	N/A	N/A
22	Noncumulative or cumulative	Noncumulative	Noncumulative	Noncumulative
23	Convertible or non-convertible	Non-convertible	Convertible	Convertible
24	If convertible, conversion trigger(s)	N/A	Deterioration of the bank's financial condition in order to	Deterioration of the bank's financial condition in order to

			maintain the stability of the financial sector. May be initiated by the supervisory authority. A contractual approach	maintain the stability of the financial sector. May be initiated by the supervisory authority. A statutory approach and a contractual approach
25	If convertible, fully or partially	N/A	Fully or partially	Fully or partially
26	If convertible, conversion rate	N/A	Not specified in emission conditions	Not specified in emission conditions
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A
28	If convertible, specify instrument type convertible into	N/A	Common Equity Tier 1	Common Equity Tier 1; Additional Tier 1; Tier 2
29	If convertible, specify issuer of instrument it converts into	N/A	Šiaulių bankas AB	Šiaulių bankas AB
30	Write-down features	No	Yes	Yes
31	If write-down, write-down trigger(s)	N/A	Deterioration of the bank's financial condition in order to maintain the stability of the financial sector. May be initiated by the supervisory authority. A contractual approach	Deterioration of the bank's financial condition in order to maintain the stability of the financial sector. May be initiated by the supervisory authority. A statutory approach and a contractual approach
32	If write-down, full or partial	N/A	Fully or Partially	Fully or Partially
33	If write-down, permanent or temporary	N/A	Permanent	Permanent
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A
34a	Type of subordination (only for eligible liabilities)	[Statutory] if the instrument meets the requirements set out in point (d)(ii) of Article 72b(2) CRR	[Contractual] if the instrument meets the requirements set out in point (d)(i) of Article 72b(2) CRR	[Contractual] if the instrument meets the requirements set out in point (d)(i) of Article 72b(2) CRR
EU-34b	Ranking of the instrument in normal insolvency proceedings	1	3	5
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	Subordinated	Other	Dep-ISME
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	N/A	N/A	N/A
37a	Link to the full term and conditions of the instrument (signposting)	https://nasdaqbaltic.com/statistics/lt/instrument/LT0000102253/company?date=2022-02-03	https://sb.lt/lt/investuotojams/finansine-info/vp-prospektai	https://sb.lt/lt/investuotojams/finansine-info/vp-prospektai
(1) Insert 'N/A' if the question is not applicable.				

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	1,786,451	-	8,972	-	-	1,795,423
011	USA	23,809	-	-	-	-	23,809
012	Germany	9,645	-	27	-	-	9,672
013	France	9,562	-	-	-	-	9,562
014	Great Britain	7,888	-	-	-	-	7,888
015	Sweden	7,134	-	-	-	-	7,134
016	Luxembourg	4,991	-	-	-	-	4,991
017	Finland	4,844	-	-	-	-	4,844
018	Czech Republic	3,175	-	-	-	-	3,175
019	Italy	3,025	-	192	-	-	3,217
020	Ireland	3,012	-	-	-	-	3,012
021	Other	6,994	-	1,616	-	-	8,610
022	Total	1,870,530	-	10,807	-	-	1,881,337

(continued)

		g	h	i	j	k	l	m
		Own fund requirements			Total	Risk- weighted exposure amounts	Own fund requirements weights (%)	Countercy- clical buffer rate (%)
		Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book				
010	Lithuania	142,916	1,069	-	143,985	224,428	95.39%	0.00%
011	USA	1,905	-	-	1,905	2,976	1.26%	0.00%
012	Germany	772	27	-	798	1,209	0.53%	0.00%
013	France	765	-	-	765	1,195	0.51%	0.00%
014	Great Britain	631	-	-	631	986	0.42%	0.00%
015	Sweden	571	-	-	571	892	0.38%	0.00%
016	Luxembourg	399	-	-	399	624	0.26%	0.50%
017	Finland	388	-	-	388	606	0.26%	0.00%
018	Czech Republic	254	-	-	254	397	0.17%	0.50%
019	Italy	242	15	-	257	402	0.17%	0.00%
020	Ireland	241	-	-	241	377	0.16%	0.00%
021	Other	560	192	-	752	1 076	0.50%	0.00%
022	Total	149,642	1,303	-	150,945	235,167	100%	

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

		a
010	Total risk exposure amount	2,105,529
020	Institution specific countercyclical capital buffer rate	0.00002
030	Institution specific countercyclical capital buffer requirement	46

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	3,962,482
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	9,184
9	Adjustment for securities financing transactions (SFTs)	(6,146)
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	451,485
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-
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	(29,673)
13	Total exposure measure	4,387,332

Template EU LR2 - LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
		31-12-2021	30-06-2021
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	3,923,527	3,182,556
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)	(3,246)	(3,888)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	3,920,281	3,178,668
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	11,302	6,657
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	11,302	6,657
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	10,410	7,246
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(6,146)	(4,234)
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	4,264	3,012
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	451,485	435,155
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	451,485	435,155
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	409,984	363,544
24	Total exposure measure	4,387,332	3,623,492

Leverage ratio			
25	Leverage ratio (%)	9.34%	10.03%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	9.34%	10.03%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	9.34%	10.03%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	0.00%	0.00%
EU-26b	of which: to be made up of CET1 capital	0.00%	0.00%
27	Leverage ratio buffer requirement (%)	0.00%	0.00%
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%
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	8,878	7,283
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	4,264	3,012
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)	4,391,846	3,627,763
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)	4,391,846	3,627,763
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)	9.34%	10.02%
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)	9.34%	10.02%

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:	3,923,527
EU-2	Trading book exposures	-
EU-3	Banking book exposures, of which:	3,923,527
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	1,564,577
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	-
EU-7	Institutions	95,865
EU-8	Secured by mortgages of immovable properties	1,140,263
EU-9	Retail exposures	512,693
EU-10	Corporates	396,141
EU-11	Exposures in default	52,012
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	161,976

Table EU LRA: Disclosure of LR qualitative information

In 2021 there were no significant factors that influenced the leverage ratio.

DISCLOSURE OF LIQUIDITY REQUIREMENTS

Table EU LIQA - Liquidity risk management

One of the Bank Group's priority objectives is to maintain acceptable liquidity adequacy. Liquidity adequacy ensures that the Group meets its payment obligations at all times, under both normal and stressed conditions. The main strategy for managing liquidity risk is to maintain a conservative liquidity risk profile and an adequate liquidity buffer. The financing strategy is to ensure sufficient and stable funding for core activities through external financing.

ILAAP is an integral part of the overall governance system, ensuring sound processes and systems for identifying, assessing, managing and monitoring liquidity risk over appropriate time periods, including intraday, thereby ensuring that the Group has an adequate liquidity buffer. ILAAP is integrated into the Bank's risk management system.

The Group is not dependent on market sources of funding. One of the Group's strengths is its stable retail deposit base, which forms the basis of the Group's funding. In addition, the Group has the potential to finance itself by raising subordinated loans or issuing debt securities. Diversification of funding across investor types, products and instruments is important to ensure stable liquidity. The Bank Group aims to attract minimum requirement for own funds and eligible liabilities (MREL) eligible liabilities to achieve partial diversification of funding sources.

The Risk Department is responsible for ILAAP and the design and effective functioning of the liquidity risk management system at the Group level, and on the basis of the results of ILAAP and all other relevant information, the Risk Department annually provides an assessment of the Group's liquidity adequacy in the liquidity adequacy statement. The Supervisory Board approves the liquidity risk strategy and the liquidity risk appetite set out in the Risk Appetite Statement and the Risk Strategy. The Bank's Board is responsible for approving the overall ILAAP and the following components: the liquidity management system; the liquidity adequacy statement; the methodology used to assess liquidity adequacy (including the stress testing system and the clearly articulated definition of liquidity adequacy); the ILAAP report. The Risk Management Committee is responsible for developing methodologies for the quantification of liquidity risk, including the key assumptions and parameters (e.g., time horizon, confidence levels and maturity structure) for the calculation of the risk, based on reliable data and sound data systems.

The Bank is the main influencer and manager of the Group's liquidity profile and the subsidiaries do not have a significant impact on the Group's overall liquidity. The monitoring system in place ensures that when liquidity-relevant factors arise in subsidiaries, they are taken into account in liquidity management decisions.

Liquidity risk management is based on:

- monitoring and controlling liquidity risk using liquidity adequacy ratios;
- balancing cash inflows and outflows;
- ensuring compliance with liquidity risk limits;
- stress testing.

The Group actively manages liquidity risk by monitoring liquidity adequacy ratios at various points in time, including intraday, in order to identify and assess potential threats in a timely manner, to draw practical conclusions and to take preventive action to ensure that the Bank Group's internal liquidity buffer is sufficient. The Group uses a system of liquidity indicators and limits to assess liquidity risk. Indicators are defined in terms of target (green), warning (yellow) and danger (red) zones. The limits of the limit zones are set in accordance with the Bank's overall strategy, the liquidity risk appetite and actual trends, and the results of the testing, which allows for an effective limitation of risks and losses and the maintenance of a liquidity adequacy acceptable to the Group. A clearly regulated system for setting, monitoring and controlling limits and other restrictions ensures that liquidity risk is appropriately managed in line with the level of liquidity risk borne by the Group and taking into account current and expected future activities.

The Head of Risk Management Division is responsible for the timely reporting of ILAAP results to supervisory authorities in accordance with the regulator's procedures.

In line with the strategic plan, the Bank Group will continue to maintain a conservative liquidity risk profile and a sufficient liquidity buffer consisting of high-quality assets. In line with its strategic direction, the Group sees diversification of funding sources and avoidance of concentration as the main focus of liquidity management.

Liquidity risk management includes contingency liquidity measures (i.e., a liquidity plan) that can be taken, including the amount of contingency liquidity that could be collected in the event of adverse conditions; the time frame over which the measures would be implemented; the potential negative impact (on the profit and loss account, reputation, etc.); and the likelihood of the measures being fully implemented in the event of adverse conditions. The mechanism for resolving liquidity problems in the event of stress is regulated by the Business Continuity Plan in the Event of a Liquidity Crisis (Liquidity Plan) of Šiaulių Bankas, which is an integral part of the Bank's Business Continuity Plan. The Liquidity Plan defines the liquidity ratios and details the conditions for possible activation of the plan. The monitoring and analysis of these ratios and the constant provision of information to the Risk Management Committee allow the identification of a potential adverse liquidity event before it becomes a liquidity crisis.

Regular stress testing must ensure the adequacy of liquidity in the event of adverse circumstances. Liquidity testing provides insight into the impact of adverse events on liquidity adequacy, the quantitative and qualitative adequacy of available liquid assets, and the adequacy of liquidity buffers to cover the risks that may arise under various types of stress scenarios.

Liquidity risk testing assesses:

- Financing risk – the actual or foreseeable risk arising from the inability of the Group to meet its obligations to depositors without incurring unacceptable losses;
- Market risk – the risk that the Group will not be able to easily offset or sell an existing position without affecting the market price and will incur significant losses due to market imbalances.

Liquidity risk may be assessed under the following three scenarios: a Bank Group-exclusive scenario, a market-wide scenario, and a combination of the two, and may be subject to reverse testing with a significant negative result. The extent and frequency of stress testing depends on the Group's current level of liquidity risk and the economic environment.

Template EU LIQ1 - Quantitative information of LCR

Scope of consolidation (consolidated)

		Total unweighted value (average)			
EU 1a	Quarter ending on (31 December 2021)	31-12-2021	30-09-2021	30-06-2021	31-03-2021
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:	2,117,627	2,088,747	2,050,476	1,983,737
3	<i>Stable deposits</i>	996,924	946,463	901,687	865,860
4	<i>Less stable deposits</i>	662,094	634,639	606,222	558,311
5	Unsecured wholesale funding	443,927	411,394	371,665	345,056
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-	-	-
7	<i>Non-operational deposits (all counterparties)</i>	430,940	381,193	333,150	301,146
8	<i>Unsecured debt</i>	12,987	30,201	38,515	43,911
9	Secured wholesale funding				

10	Additional requirements	300,322	271,076	239,482	201,854
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	575	791	994	969
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-
13	<i>Credit and liquidity facilities</i>	299,747	270,285	238,488	200,885
14	Other contractual funding obligations	19,737	11,236	6,483	6,472
15	Other contingent funding obligations	42,864	40,571	37,099	43,792
16	TOTAL CASH OUTFLOWS				
CASH – INFLOWS					
17	Secured lending (e.g. reverse repos)	1,375	1,236	959	2,621
18	Inflows from fully performing exposures	68,384	65,728	63,331	61,175
19	Other cash inflows	13,645	13,759	15,263	19,799
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	83,404	80,723	79,553	83,594
ES-20a	Fully exempt inflows	-	-	-	-
ES-20b	Inflows subject to 90% cap	-	-	-	-
ES-20c	Inflows subject to 75% cap	83,404	80,723	79,553	83,594
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 (31 December 2021)	31-12-2021	30-09-2021	30-06-2021	31-03-2021
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)	959,203	934,115	889,429	808,167
CASH – OUTFLOWS					
2	Retail deposits and deposits from small business customers, of which:	172 556	166 560	160 152	151 434
3	<i>Stable deposits</i>	49,846	47,323	45,084	43,293
4	<i>Less stable deposits</i>	85,246	81,729	78,107	71,612
5	Unsecured wholesale funding	209,356	205,891	191,910	180,596
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-	-	-
7	<i>Non-operational deposits (all counterparties)</i>	196,368	175,690	153,395	136,685
8	<i>Unsecured debt</i>	12,987	30,201	38,515	43,911
9	Secured wholesale funding	0	0	0	0
10	Additional requirements	27,216	24,474	21,638	18,223
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	575	791	994	969
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-
13	<i>Credit and liquidity facilities</i>	26,641	23,683	20,644	17,253
14	Other contractual funding obligations	19,737	11,236	6,483	6,472
15	Other contingent funding obligations	2,143	2,029	1,855	2,190
16	TOTAL CASH OUTFLOWS	431,007	410,190	382,038	358,913
CASH – INFLOWS					
17	Secured lending (e.g. reverse repos)	1,365	1,228	951	2,614

18	Inflows from fully performing exposures	45,024	42,888	41,666	40,629
19	Other cash inflows	13,645	13,759	15,263	19,799
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	60,034	57,875	57,880	63,042
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>	60,034	57,875	57,880	63,042
TOTAL ADJUSTED VALUE					
21	LIQUIDITY BUFFER	959,203	934,115	889,429	808,167
22	TOTAL NET CASH OUTFLOWS	370,973	352,314	324,158	295,871
23	LIQUIDITY COVERAGE RATIO (%)	260.13%	266.56%	275.77%	273.16%

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

The main factors influencing the Group's LCR are changes in the liquidity buffer, which is largely made up of highly liquid government securities and funds held with the central bank, and cash outflows, primarily related to unsecured wholesale funding.

The Financial Group uses Retail deposits as the main source of financing. More detailed information on the concentration of funding sources in notes 20 to 23 to the Financial Statements for the year ended 31 December 2021.

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.

The Group has insignificant derivative positions consisting of forward foreign exchange contracts and derivatives linked to the prices of financial instruments. Their share of total assets is 0.45%.

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.

Template EU LIQ2: Net Stable Funding Ratio

Scope of consolidation consolidated Quarter ending on 31 December 2021		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to <	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	409,984	-	-	-	409,984
2	<i>Own funds</i>	409,984	-	-	-	409,984
3	<i>Other capital instruments</i>		-	-	-	-
4	Retail deposits		1,944,683	125,042	117,467	2,045,945
5	<i>Stable deposits</i>		1,215,495	99,009	99,732	1,348,511
6	<i>Less stable deposits</i>		729,188	26,033	17,735	697,434
7	Wholesale funding:		504,634	5,956	642,153	874,430
8	<i>Operational deposits</i>		-	-	-	-
9	<i>Other wholesale funding</i>		504,634	5,956	642,153	874,430
10	Interdependent liabilities		-	-	-	-

11	Other liabilities:	96	50,470	7,458	180,131	183,860
12	<i>NSFR derivative liabilities</i>	96				
13	<i>All other liabilities and capital instruments not included in the above categories</i>		50,470	7,458	180,131	183,860
14	Total available stable funding (ASF)					3,514,218
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					584,403
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:		150,972	149,904	1,970,044	1,744,363
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>		33,362	679	4,292	7,621
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>		109,333	134,797	1,385,185	1,299,472
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>		331	244	456,974	310,109
23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		97	106	393,032	255,572
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>		7,946	14,184	123,593	127,161
25	Interdependent assets		-	-	-	-
26	Other assets:	-	18,270	346	28,346	37,760
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>				2,121	106
31	<i>All other assets not included in the above categories</i>		18,270	346	28,346	37,654
32	Off-balance sheet items		57,678	65,715	228,793	17,770
33	Total RSF					2,384,297
34	Net Stable Funding Ratio (%)					147.39%

Scope of consolidation consolidated
Quarter ending on 30 September 2021

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Turimo pastovaus finansavimo straisniai						
1	Capital items and instruments	359,954	-	-	-	359,954
2	<i>Own funds</i>	359,954	-	-	-	359,954

3	Other capital instruments		-	-	-	-
4	Retail deposits		1,817,939	135,894	129,462	1,952,903
5	Stable deposits		1,186,055	113,773	113,027	1,347,864
6	Less stable deposits		631,884	22,121	16,435	605,040
7	Wholesale funding:		480,702	5,275	640,214	858,283
8	Operational deposits		-	-	-	-
9	Other wholesale funding		480,702	5,275	640,214	858,283
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	268	57,388	3,273	90,450	92,087
12	NSFR derivative liabilities	268				
13	All other liabilities and capital instruments not included in the above categories		57,388	3,273	90,450	92,087
14	Total available stable funding (ASF)					3,263,226
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					585,988
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:		137,341	140,132	1,913,586	1,712,484
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		21,883	561	3,749	5,953
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		94,710	132,707	1,377,580	1,284,652
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:		572	205	412,884	296,918
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		3	96	272,112	176,922
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		20,176	6,659	119,373	124,962
25	Interdependent assets		-	-	-	-
26	Other assets:	-	12,259	565	26,079	32,612
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				2,421	121
31	All other assets not included in the above categories		12,259	565	26,079	32,491
32	Off-balance sheet items		51,757	64,068	180,693	14,897
33	Total RSF					2,345,982
34	Net Stable Funding Ratio (%)					139.10%

Scope of consolidation consolidated

Unweighted value by residual maturity

Quarter ending on 30 June 2021		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	Weighted value
Available stable funding (ASF) Items						
1	Capital items and instruments	363,544	-	-	-	363,544
2	Own funds	363,544	-	-	-	363,544
3	Other capital instruments		-	-	-	-
4	Retail deposits		1,756,422	164,202	151,873	1,944,592
5	Stable deposits		1,140,274	142,867	137,846	1,356,830
6	Less stable deposits		616,148	21,335	14,027	587,762
7	Wholesale funding:		608,429	5,944	10,119	205,808
8	Operational deposits		-	-	-	-
9	Other wholesale funding		608,429	5,944	10,119	205,808
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	194	54,446	3,675	70,860	72,698
12	NSFR derivative liabilities	194				
13	All other liabilities and capital instruments not included in the above categories		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	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		24,907	-	2,440	4,679
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		87,728	130,089	1,306,902	1,219,775
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:	-	11,362	748	32,066	38,203
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		11,362	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%

CREDIT RISK AND CREDIT QUALITY

Table EU CRA: General qualitative information about credit risk

For general qualitative information on credit risk, see Note 1 “Financial Risk Management” in the Explanatory Notes to the Financial Statements, section 1 “Credit Risk” (page 32).

Table EU CRB: Additional disclosure related to the credit quality of assets

For accounting and regulatory purposes, the recording of delinquency based on deviation from the contractual payment schedule, the identification of impaired positions and the methods for determining general and specific credit risk adjustments are described in the Explanatory Notes to the 2021 Financial Statements, see Note “Accounting Principles”, section “Impairment of Financial Assets” (page 25), and Note “Financial Risk Management”, section 1.3 “Impairments and Provisioning Principles” (page 35). The definition of default is in line with the EBA Guidelines on the definition of credit defaults.

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	898,316	898,316	-	-	-	-
010	Loans and advances	2,087,321	1,831,185	256,136	73,874	20	73,854
020	Central banks	-	-	-	-	-	-
030	General governments	87,118	84,194	2,924	-	-	-
040	Credit institutions	1,153	1,153	-	-	-	-
050	Other financial corporations	21,987	18,164	3,823	3	-	3
060	Non-financial corporations	1,161,018	941,378	219,640	55,082	-	55,082
070	Of which SMEs	1,002,909	822,253	180,656	51,641	-	51,641
080	Households	816,045	786,296	29,749	18,789	20	18,769
090	Debt securities	770 683	770 683	-	-	-	-
100	Central banks	-	-	-	-	-	-
110	General governments	589,180	589,180	-	-	-	-
120	Credit institutions	5,538	5,538	-	-	-	-
130	Other financial corporations	58,641	58,641	-	-	-	-
140	Non-financial corporations	117,324	117,324	-	-	-	-
150	Off-balance-sheet exposures	449,735	423,411	26,324	1,750	-	1,750
160	Central banks	-	-	-	-	-	-
170	General governments	10,598	10,598	-	-	-	-

180	<i>Credit institutions</i>	-	-	-	-	-	-
190	<i>Other financial corporations</i>	9,247	9,247	-	-	-	-
200	<i>Non-financial corporations</i>	368,685	342,955	25,730	1,747	-	1,747
210	<i>Households</i>	61,205	60,611	594	3	-	3
220	Total	3,307,739	3,025,279	282,460	75,624	20	75,604

(continued)

		g	h	i	j	k	l	m	n	o
		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulat ed 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- performi ng exposure s	
		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	(106)	(106)	-	-	-	-	-	-	-
010	Loans and advances	(17,793)	(13,648)	(4,145)	(21,949)	(7)	(21,942)	(3,683)	1,517,176	40,215
020	<i>Central banks</i>	-	-	-	-	-	-	-	-	-
030	<i>General governments</i>	(191)	(149)	(42)	-	-	-	-	4,367	-
040	<i>Credit institutions</i>	-	-	-	-	-	-	-	-	-
050	<i>Other financial corporations</i>	(199)	(181)	(18)	(3)	-	(3)	-	15,435	-
060	<i>Non-financial corporations</i>	(9,672)	(7,126)	(2,546)	(16,682)	-	(16,682)	(3,683)	987,797	34,498
070	<i>Of which SMEs</i>	(8,816)	(6,422)	(2,394)	(15,103)	(1)	(15,102)	(3,683)	858,185	33,401
080	<i>Households</i>	(7,731)	(6,192)	(1,539)	(5,264)	(7)	(5,257)	-	509,577	5,717
090	Debt securities	(331)	(331)	-	-	-	-	-	-	-
100	<i>Central banks</i>	-	-	-	-	-	-	-	-	-
110	<i>General governments</i>	(183)	(183)	-	-	-	-	-	-	-
120	<i>Credit institutions</i>	(5)	(5)	-	-	-	-	-	-	-
130	<i>Other financial corporations</i>	(40)	(40)	-	-	-	-	-	-	-
140	<i>Non-financial corporations</i>	(103)	(103)	-	-	-	-	-	-	-
150	Off-balance-sheet exposures	(106)	(106)	-	-	-	-	-	-	-
160	<i>Central banks</i>	-	-	-	-	-	-	-	-	-
170	<i>General governments</i>	-	-	-	-	-	-	-	-	-
180	<i>Credit institutions</i>	-	-	-	-	-	-	-	-	-
190	<i>Other financial corporations</i>	-	-	-	-	-	-	-	-	-
200	<i>Non-financial corporations</i>	-	-	-	-	-	-	-	-	-
210	<i>Households</i>	-	-	-	-	-	-	-	-	-
220	Total	(18,124)	(13,979)	(4,145)	(21,949)	(7)	(21,942)	-	1,517,176	40,215

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	-	222,383	1,013,487	883,422	5,765	2,125,057
2	Debt securities	-	78,237	663,489	28,626	-	770,352
3	Total	-	300,620	1,676,976	912,048	5,765	2,895,409

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	9,934
030	Outflows from non-performing portfolios	(65,330)
040	Outflows due to write-offs	(797)
050	Outflow due to other situations	(64,533)
060	Final stock of non-performing loans and advances	73,874

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	9,934	
030	Outflows from non-performing portfolios	(65,330)	
040	Outflow to performing portfolio	(9,612)	
050	Outflow due to loan repayment, partial or total	(27,758)	
060	Outflow due to collateral liquidations	(12,001)	12,001
070	Outflow due to taking possession of collateral	(27)	27
080	Outflow due to sale of instruments	(14,575)	14,575
090	Outflow due to risk transfers	-	12,001
100	Outflows due to write-offs	(797)	
110	Outflow due to other situations	(560)	
120	Outflow due to reclassification as held for sale	-	
130	Final stock of non-performing loans and advances	73,874	

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			Of which defaulted	Of which impaired	On performing forborne exposures	On performing forborne exposures	
005	Cash balances at central banks and other demand deposits		-	-	-					
010	Loans and advances	99,959	59,302	59,302	59,302	(1,473)	(16,269)	129,678	35,513	
020	Central banks	-	-	-	-	-	-	-	-	
030	General governments	1,442	-	-	-	-	-	-	-	
040	Credit institutions	-	-	-	-	-	-	-	-	
050	Other financial corporations	-	-	-	-	-	-	-	-	
060	Non-financial corporations	94,202	47,885	47,885	47,885	(1,473)	(13,991)	122,506	31,799	
070	Households	4,315	11,417	11,417	11,417	-	(2,278)	7,173	3,715	
080	Debt Securities	-	-	-	-	-	-	-	-	
090	Loan commitments given	766	226	-	-	-	-	-	-	
100	Total	100,725	59,528	59,302	59,302	(1,473)	(16,269)	129,678	35,513	

Template EU CQ2: Quality of forbearance

	a
	Gross carrying amount of forborne exposures
Loans and advances that have been forborne more than twice	821
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	40,478

Template EU CQ3: Credit quality of performing and non-performing exposures by past due days

		a	b	c	d	e	f	g
		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	
005	Cash balances at central banks and other demand deposits	898,316	898,316	-	-	-	-	-
010	Loans and advances	2,087,321	2,079,900	7,421	73,874	54,732	2,072	2,085
020	Central banks	-	-	-	-	-	-	-
030	General governments	87,118	87,118	-	-	-	-	-
040	Credit institutions	1,153	1,153	-	-	-	-	-
050	Other financial corporations	21,987	21,987	-	3	3	-	-
060	Non-financial corporations	1,161,018	1,160,120	898	55,082	40,061	1,317	1,467
070	Of which SMEs	1,002,909	1,002,011	898	51,641	36,625	1,315	1,467
080	Households	816,045	809,522	6,523	18,789	14,668	755	618
090	Debt securities	770,683	770,683	-	-	-	-	-
100	Central banks	-	-	-	-	-	-	-
110	General governments	589,180	589,180	-	-	-	-	-
120	Credit institutions	5,538	5,538	-	-	-	-	-
130	Other financial corporations	58,641	58,641	-	-	-	-	-
140	Non-financial corporations	117,324	117,324	-	-	-	-	-
150	Off-balance-sheet exposures	449,735			1,750			
160	Central banks	-			-			
170	General governments	10,598			-			
180	Credit institutions	-			-			
190	Other financial corporations	9,247			-			
200	Non-financial corporations	368,685			1,747			
210	Households	61,205			3			
220	Total	3,307,739	2,850,583	7,421	75,624	54,732	2,072	2,085

(continued)

		h	i	j	k	l
		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
005	Cash balances at central banks and other demand deposits	-	-	-	-	-
010	Loans and advances	1,020	6,264	5,851	1,850	73,874
020	Central banks	-	-	-	-	-
030	General governments	-	-	-	-	-

040	Credit institutions	-	-	-	-	-
050	Other financial corporations	-	-	-	-	3
060	Non-financial corporations	191	5,262	5,410	1,374	55,082
070	Of which SMEs	188	5,262	5,410	1,374	51,641
080	Households	829	1,002	441	476	18,789
090	Debt securities	-	-	-	-	-
100	Central banks	-	-	-	-	-
110	General governments	-	-	-	-	-
120	Credit institutions	-	-	-	-	-
130	Other financial corporations	-	-	-	-	-
140	Non-financial corporations	-	-	-	-	-
150	Off-balance-sheet exposures					1,750
160	Central banks					-
170	General governments					-
180	Credit institutions					-
190	Other financial corporations					-
200	Non-financial corporations					1,747
210	Households					3
220	Total					75,624

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					2,931,878	73,874	73,874
020	Lithuania	2,694,627	73,862	73,862	2,694,627	(39,892)		-
030	Netherlands	32,445	-	-	32,445	(17)		-
040	United States of America	28,066	-	-	28,066	(21)		-
050	Germany	26,873	-	-	26,873	(21)		-
060	Estonia	22,782	-	-	22,782	(17)		-
070	Other countries	127,085	12	12	124,627	(95)		-
080	Off-balance-sheet exposures	451,485	1,750	1,750			935	
090	Lithuania	451,279	1,750	1,750			935	
100	Other countries	206	-	-			-	
150	Total	3,383,363	75,624	75,624	2,929,420	(40,063)	935	-

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	41,332	2,191	2,191	41,332	(444)	-
020	Mining and quarrying	11,257	-	-	11,257	(16)	-
030	Manufacturing	186,568	9,838	9,838	186,568	(5,568)	-
040	Electricity, gas, steam and air conditioning supply	53,420	170	170	53,420	(594)	-
050	Water supply	21,235	42	42	21,235	(155)	-
060	Construction	84,265	2,570	2,570	84,265	(3,968)	-
070	Wholesale and retail trade	157,727	7,969	7,969	157,727	(4,103)	-
080	Transport and storage	95,160	936	936	95,160	(303)	-
090	Accommodation and food service activities	32,517	12,043	12,043	32,517	(1,657)	-
100	Information and communication	3,782	25	25	3,782	(7)	-
110	Financial and insurance activities	1,050	-	-	1,050	(27)	-
120	Real estate activities	319,337	15,242	15,242	319,337	(5,371)	-
130	Professional, scientific and technical activities	52,470	116	116	52,470	(708)	-
140	Administrative and support service activities	108,076	2,183	2,183	108,076	(2,417)	-
150	Public administration and defence, compulsory social security	-	-	-	-	-	-
160	Education	1,461	33	33	1,461	(3)	-
170	Human health services and social work activities	30,883	1,544	1,544	30,883	(928)	-
180	Arts, entertainment and recreation	8,895	133	133	8,895	(49)	-
190	Other services	6,665	47	47	6,665	(36)	-
200	Total	1,216,100	55,082	55,082	1,216,100	(26,354)	-

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	2,161,195	2,087,321	7,421	73,874	54,732	19,142	2,072	2,085	1,020	6,264	5,851	1,850
020	Of which secured	1,704,716	1,635,359	3,943	69,357	50,970	19,084	1,712	2,029	833	6,116	5,848	1,848
030	Of which secured with	1,416,662	1,357,336	2,604	59,326	45,574	13,753	1,449	1,679	586	4,982	4,751	306

	immovable property												
040	Of which instruments with LTV higher than 60% and lower or equal to 80%	295,186	292,734		2,452	1,506	946						
050	Of which instruments with LTV higher than 80% and lower or equal to 100%	108,548	104,520		4,028	2,976	1,052						
060	Of which instruments with LTV higher than 100%	47,109	39,153		7,956	1,406	6,550						
070	Accumulated impairment for secured assets	(30,018)	(10,395)	(37)	(19,623)	(9,234)	(10,389)	(499)	(413)	(196)	(3,792)	(3,933)	(1,556)
080	Collateral												
090	Of which value capped at the value of exposure	1,434,793	1,395,818	2,825	38,975	34,345	4,629	1,071	919	271	1,678	565	125
100	Of which immovable property	1,198,016	1,163,369	2,214	34,647	31,181	3,466	922	636	119	1,368	388	33
110	Of which value above the cap	5,912,279	5,435,251	8,885	477,028	396,855	80,174	-	-	-	-	-	-
120	Of which immovable property	2,359,514	2,221,823	5,999	137,691	120,518	17,173	-	-	-	-	-	-
130	Financial guarantees received	122,598	121,358	516	1,240	399	841	47	13	13	52	604	112
140	Accumulated partial write-off	(3,683)	-	-	(3,683)	-	(3,683)	-	-	-	(3,683)	-	-

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	57	(3)
030	<i>Residential immovable property</i>	-	-
040	<i>Commercial Immovable property</i>	-	-
050	<i>Movable property (auto, shipping, etc.)</i>	57	(3)
060	<i>Equity and debt instruments</i>	-	-
070	<i>Other collateral</i>	-	-
080	Total	57	(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									
		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	238	(106)	238	(106)	204	(106)	34	-	-	-	-	-
030	<i>Residential immovable property</i>	-	-	-	-	-	-	-	-	-	-	-	-
040	<i>Commercial immovable property</i>	136	(96)	136	(96)	136	(96)	-	-	-	-	-	-
050	<i>Movable property (auto, shipping, etc.)</i>	102	(10)	102	(10)	68	(10)	34	-	-	-	-	-
060	<i>Equity and debt instruments</i>	-	-	-	-	-	-	-	-	-	-	-	-
070	<i>Other collateral</i>	-	-	-	-	-	-	-	-	-	-	-	-
080	Total	238	(106)	238	(106)	204	(106)	34	-	-	-	-	-

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	of which: Households	-	-	-	-	-	-	-
3	of which: <i>Collateralised by residential immovable property</i>	-	-	-	-	-	-	-
4	of which: Non-financial corporations	-	-	-	-	-	-	-

5	<i>of which: Small and Medium-sized Enterprises</i>	-	-	-	-	-	-	-
6	<i>of which: Collateralised by commercial immovable property</i>	-	-	-	-	-	-	-

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

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					669	129,050	-	-	-
2	Loans and advances subject to moratorium (granted)	524	53,602	-	53,602	-	-	-	-	-
3	of which: Households		7,246	-	7,246	-	-	-	-	-

4	of which: Collateralised by residential immovable property		4,330	-	4,330	-	-	-	-	-
5	of which: Non-financial corporations		46,356	-	46,356	-	-	-	-	-
6	of which: Small and Medium-sized Enterprises		44,656	-	44,656	-	-	-	-	-
7	of which: Collateralised by commercial immovable property		40,259	-	40,259	-	-	-	-	-

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 Public guarantees received	Gross carrying amount Inflows to non-performing exposures
1	Newly originated loans and advances subject to public guarantee schemes	3,761	-	602	-
2	of which: Households	-			-
3	of which: Collateralised by residential immovable property	-			-
4	of which: Non-financial corporations	3,761	-	602	-
5	of which: Small and Medium-sized Enterprises	3,060			-
6	of which: Collateralised by commercial immovable property	835			-

INFORMATION ON CREDIT RISK MITIGATION MEASURES

Table EU CRC – Qualitative disclosure requirements related to CRM techniques

Qualitative information on credit risk mitigation is provided in the Explanatory Notes to the 2021 Financial Statements under “Financial Risk Management”, section 1.2 “Risk Limit Controls and Risk Mitigation Policies” (page 34), and section 1.5 “Loans to Customers” paragraph (d) “Information about loan collateral” (page 45).

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

		Unsecured carrying amount	Secured carrying amount			
				Of which secured by collateral	Of which secured by financial guarantees Of which secured by credit derivatives	
		a	b	c	d	e
1	Loans and advances	962,228	1,162,829	1,118,743	23,556	-
2	Debt securities	770,352	-	-	-	
3	Total	1,732,580	1,162,829	1,118,743	23,556	
4	Of which non-performing exposures	6,665	45,347	41,814	3,533	-
EU-5	Of which defaulted	3,450	40,475			

DISCLOSURE OF THE USE OF THE STANDARDISED APPROACH

Table EU CRD – Qualitative disclosure requirements related to standardised approach

For the assessment of exposures that have an external credit rating, the Group uses credit rating agencies that are registered or certified in accordance with Regulation (EC) No. 1060/2009 of the European Parliament and of the Council of 16 September 2009 on credit rating agencies. Such External Credit Assessment Institutions (ECAI) are used:

- Standards & 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.

The Bank Group does not have a process for transferring issuer and issue credit ratings for similar assets that are not included in the trading book.

The association of the external rating of each nominated ECAI or ECA (referred to in paragraph one above) with the risk weights is consistent with the standard association published by EBA.

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	1,456,791	-	1,456,791	-	10,274	0.71%
2 Regional government or local authorities	96,703	4,972	96,703	2,282	27	0.03%
3 Public sector entities	10,042	2,801	33,598	935	9,609	27.82%
4 Multilateral development banks	1,041	-	1,041	-	-	0.00%
5 International organisations	-	-	-	-	-	-
6 Institutions	101,599	-	95,865	-	38,729	40.40%
7 Corporates	402,228	193,371	383,355	87,515	452,574	96.11%
8 Retail	513,074	77,011	510,709	33,072	379,814	69.85%
9 Secured by mortgages on immovable property	1,102,599	125,656	1,097,459	47,809	689,421	60.20%
10 Exposures in default	52,012	2,079	48,479	1,040	50,202	101.38%
11 Exposures associated with particularly high risk	37,664	45,595	37,551	21,893	89,166	150.00%
12 Covered bonds	-	-	-	-	-	-

13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
14	Collective investment undertakings	7,240	-	4,117	-	51,463	1250.00%
15	Equity	12,533	-	12,533	-	30,215	241.08%
16	Other items	142,321	-	142,080	-	75,130	52.88%
17	Total	3,935,847	451,485	3,920,281	194,546	1,876,622	45.61%

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	1,431,260	-	-	-	9,695	-	15,002	-	-
2	Regional government or local authorities	98,931	-	-	-	-	-	54	-	-
3	Public sector entities	23,556	-	-	-	-	-	2,737	-	-
4	Multilateral development banks	1,041	-	-	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-	-	-	-
6	Institutions	-	-	-	-	31,200	-	64,353	-	-
7	Corporates	-	-	-	-	890	-	30,670	-	-
8	Retail	-	-	-	-	-	-	-	-	543,781
9	Secured by mortgages on immovable property	-	-	-	-	-	397,388	370,013	-	-
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	66,950	-	-	-	-	-	-	-	-
17	Total	1,621,738	-	-	-	41,785	397,388	482,830	-	543,781

(continued)

	Exposure classes	Risk weight						Total p	Of which unrated q
		100%	150%	250%	370%	1250%	Others		
		j	k	l	m	n	o		
1	Central governments or central banks	834	-	-	-	-	-	1,456,791	867,794
2	Regional government or local authorities	-	-	-	-	-	-	98,985	98,985
3	Public sector entities	8,240	-	-	-	-	-	34,533	26,293
4	Multilateral development banks	-	-	-	-	-	-	1,041	-
5	International organisations	-	-	-	-	-	-	-	-
6	Institutions	312	-	-	-	-	-	95,865	4,628
7	Corporates	439,310	-	-	-	-	-	470,870	361,889
8	Retail	-	-	-	-	-	-	543,781	543,781

9	Secured by mortgages on immovable property	377,867	-	-	-	-	-	1,145,268	1,145,268
10	Exposures in default	48,153	1,366	-	-	-	-	49,519	49,519
11	Exposures associated with particularly high risk	-	59,444	-	-	-	-	59,444	59,444
12	Covered bonds	-	-	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-
14	Collective investment undertakings	-	-	-	-	4,117	-	4,117	4,117
15	Equity	745	-	11,788	-	-	-	12,533	12,533
16	Other items	75,130	-	-	-	-	-	142,080	142,080
17	Total	950,591	60,810	11,788	-	4,117	-	4,114,827	3,316,331

COUNTERPARTY CREDIT RISK

Table EU CCRA – Qualitative disclosure related to CCR

The Bank Group has short-term counterparty credit risk exposures arising from forward foreign exchange contracts. Given the size of the exposures, the Group is considered not to be exposed to significant counterparty risk and it is managed through credit risk with appropriate limits to restrict the maximum exposure amount. The collateral requirement is assessed on an individual basis. Due to insignificant counterparty exposures, a change in the Group's credit rating would not have a material impact on the amounts of collateral to be posted.

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)	2,050	6,023		1.4	11,302	11,302	11,302	6,620
1	SA-CCR (for derivatives)				1.4				
2	IMM (for derivatives and SFTs)								
2a	<i>Of which securities financing transactions netting sets</i>								
2b	<i>Of which derivatives and long settlement transactions netting sets</i>								
2c	<i>Of which from contractual cross-product netting sets</i>								
3	Financial collateral simple method (for SFTs)								
4	Financial collateral comprehensive method (for SFTs)					10,410	4,365	4,264	3,770
5	VaR for SFTs								
6	Total					21,711	15,667	15,565	10,390

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 3× multiplier)		
3	ii) stressed VaR component (including the 3× multiplier)		
4	Transactions subject to the Standardised method	1,766	238
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	1,766	238

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	-	-	-	-	5,734	-	-	-	-	-	-	5,734
7	Corporates	-	-	-	-	-	-	-	6,087	-	-	-	6,087
8	Retail	-	-	-	-	-	-	381	-	-	-	-	381
9	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
10	Other items	-	-	-	-	-	-	-	3,364	-	-	-	3,364
11	Total exposure value	-	-	-	-	5,734	-	-	381	9,451	-	-	15,566

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	9,410	-	-	-	-	-	-	-	
7	Equity securities	16,655	-	-	-	-	-	-	-	
8	Other collateral	14,477	-	-	-	-	-	-	-	
9	Total	40,542	-	-	-	-	-	-	-	

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

MARKET RISK

Table EU MRA: Qualitative disclosure requirements related to market risk

The strategic focus of the Bank Group's activities – the provision of banking services to small and medium-sized businesses and private individuals, as well as project financing in cooperation with international organisations, state and local governments – makes the impact of the Group's trading activities on the Group's overall business activities not significant.

Qualitative information on market risk management is provided in the Explanatory Notes to the 2021 Financial Statements under "Financial Risk Management", section 2 "Market Risk" (page 61).

Template EU MR1 - Market risk under the standardised approach

		a
		RWEAs
Outright products		
1	Interest rate risk (general and specific)	18,869
2	Equity risk (general and specific)	954
3	Foreign exchange risk	-
4	Commodity risk	-
Options		
5	Simplified approach	-
6	Delta-plus approach	-
7	Scenario approach	-
8	Securitisation (specific risk)	-
9	Total	19,823

Table EU ORA - Qualitative information on operational risk

Qualitative information on operational risk is provided in the Explanatory Notes to the 2021 Financial Statements under "Financial Risk Management", section 6 "Operational Risk" (p. 80).

The Group uses the Basic Indicator Approach to assess minimum own funds requirements.

Template EU OR1 - Operational risk own funds requirements and risk-weighted exposure amounts

Banking activities		a	b	c	d	e
		Relevant indicator			Own funds requirements	Risk exposure amount
		Year-3	Year-2	Last year		
1	Banking activities subject to basic indicator approach (BIA)	102,032	100,617	114,881	15,877	198,456
2	Banking activities subject to standardised (TSA) / alternative standardised (ASA) approaches					
3	<u>Subject to TSA:</u>					
4	<u>Subject to ASA:</u>					
5	Banking activities subject to advanced measurement approaches AMA					

REMUNERATION

Information on remuneration policies is provided in the Consolidated Annual Report 2021, section “Remuneration Policy” (page 156).

Template EU REM1 - Remuneration awarded for the financial year

		a	b	c	d
		MB Supervisory function	MB Management function	Other senior management	Other identified staff
Fixed remuneration	Number of identified staff	8	11	2	17
	Total fixed remuneration	617,500.13	1,683,313.97	169,295.35	1,376,573.79
	Of which: cash-based	617,500.13	1,643,529.17	160,541.69	1,311,787.83
	(Not applicable in the EU)				
	Of which: shares or equivalent ownership interests	-	-	-	-
	Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
	Of which: other instruments	-	-	-	-
	(Not applicable in the EU)				
	Of which: other forms	-	39,784.80	8,753.66	64,785.96
(Not applicable in the EU)					
Variable remuneration	Number of identified staff	-	11	2	-
	Total variable remuneration	-	1,468,320.00	73,600.00	873,516.50
	Of which: cash-based	-	734,160.00	36,800.00	436,758.25
	Of which: deferred	-	-	-	-
	Of which: shares or equivalent ownership interests	-	734,160.00	36,800.00	436,758.25
	Of which: deferred	-	734,160.00	36,800.00	436,758.25
	Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
	Of which: deferred	-	-	-	-
	Of which: other instruments	-	-	-	-
	Of which: deferred	-	-	-	-
	Of which: other forms	-	-	-	-
Of which: deferred	-	-	-	-	
Total remuneration (2 + 10)		617,500.13	3,151,633.97	242,895.35	2,250,090.29

The number of the Nominated employees had been identified based on the Nominated posts they hold as at 31 December 2021.

The amounts of total fixed and variable remuneration are shown with the benefits paid to the Nominated employees who were in post for a certain period of time/discontinued their employment during the course of the year 2021 or their employment had been terminated.

The amounts of the total fixed and variable remuneration of the members of the Management Body's management function are shown with the severance payment of the member who terminated his/her employment in 2021, part of which is attributed to fixed remuneration and part to variable remuneration.

Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)

		a	b	c	d
		MB Supervisory function	MB Management function	Other senior management	Other identified staff
Guaranteed variable remuneration awards					
1	Guaranteed variable remuneration awards - Number of identified staff	-	-	-	-
2	Guaranteed variable remuneration awards -Total amount	-	-	-	-
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap	-	-	-	-
Severance payments awarded in previous periods, that have been paid out during the financial year					
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	-	-	-	-
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	-	-	-	-
Severance payments awarded during the financial year					
6	Severance payments awarded during the financial year - Number of identified staff	-	-	-	-
7	Severance payments awarded during the financial year - Total amount	-	230,000.00	-	-
8	Of which paid during the financial year	-	230,000.00	-	-
9	Of which deferred	-	-	-	-
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	-	-	-	-
11	Of which highest payment that has been awarded to a single person	-	230,000.00	-	-

Template EU REM3 - Deferred remuneration

		a	b	c	d	e	f	EU-g	EU-h
		Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1	MB Supervisory function	-	-	-	-	-	-	-	-
2	Cash-based	-	-	-	-	-	-	-	-
3	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
4	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
5	Other instruments	-	-	-	-	-	-	-	-

6	Other forms	-	-	-	-	-	-	-	-
7	MB Management function	608,560.00	-	608,560.00	-	-	-	147,472.06	-
8	Cash-based	-	-	-	-	-	-	81,899.74	-
9	Shares or equivalent ownership interests	608,560.00	-	608,560.00	-	-	-	65,572.32	-
10	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
11	Other instruments	-	-	-	-	-	-	-	-
12	Other forms	-	-	-	-	-	-	-	-
13	Other senior management	36,800.00	-	36,800.00	-	-	-	3,067.83	-
14	Cash-based	-	-	-	-	-	-	1,703.63	-
15	Shares or equivalent ownership interests	36,800.00	-	36,800.00	-	-	-	1,364.20	-
16	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
17	Other instruments	-	-	-	-	-	-	-	-
18	Other forms	-	-	-	-	-	-	-	-
19	Other identified staff	436,758.25	-	436,758.25	-	-	-	120,388.57	-
20	Cash-based	-	-	-	-	-	-	66,858.28	-
21	Shares or equivalent ownership interests	436,758.25	-	436,758.25	-	-	-	53,530.29	-
22	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
23	Other instruments	-	-	-	-	-	-	-	-
24	Other forms	-	-	-	-	-	-	-	-
25	Total amount	1,082,118.25	-	1,082,118.25	-	-	-	270,928.47	-

The total amounts of deferred remuneration actually paid during the financial year are shown with the payments made to employees who ceased to be Nominated employees or terminated their employment the course of the year 2021.

Template EU REM4 - Remuneration of 1 million EUR or more per year

The Bank Group does not have staff that are high earners as set out in Article 450(i) CRR.

Template EU REM5 - Information on remuneration of staff whose professional activities have a material impact on institutions' risk profile (identified staff)

	a	b	c	d	e	f	g	h	i	j	
	Management body remuneration			Business areas							
	MB Supervisory function	MB Management function	Total MB	Investment banking	Retail banking	Asset management	Corporate functions	Independent internal control functions	All other	Total	
Total number of identified staff											
Of which: members of the MB	8	11	19								
Of which: other senior management					8		1	1			
Of which: other identified staff							6	3			
Total remuneration of identified staff	617,500.12	2, 613,463.33	3,230,963.45		1,089,616.64		659,315.18	396,423.41			
Of which: variable remuneration		930,149.36	930,149.36		352,757.83		162,791.73	83,936.57			
Of which: fixed remuneration	617,500.12	1,683,313.97	2,300,814.09		736,858.81		496,523.45	312,486.84			

The number of the Nominated employees had been identified based on the Nominated posts they hold as at 31 December 2021.

The amounts of total fixed and variable remuneration are shown with the benefits paid to the Nominated employees who were in post for a certain period of time/discontinued their employment during the course of the year 2021 or their employment had been terminated.

The amounts of the total fixed and variable remuneration of the members of the Management Body's management function are shown with the severance payment of the member who terminated his/her employment in 2021, part of which is attributed to fixed remuneration and part to variable remuneration.

INFORMATION ABOUT ASSET ENCUMBRANCE

Template EU AE1 - Encumbered and unencumbered assets

	Carrying amount of encumbered assets		Fair value of encumbered assets		Carrying amount of unencumbered assets		Fair value of unencumbered assets	
		of which notionally eligible EHQLA and HQLA		of which notionally eligible EHQLA and HQLA		of which EHQLA and HQLA		of which EHQLA and HQLA
	010	030	040	050	060	080	090	100
010 Assets of the disclosing institution	398,901	398,801			3,050,360	879,769		
030 Equity instruments	-	-	-	-	5,536	-	-	-
040 Debt securities	395,858	395,858	399,785	399,785	360,305	305,577	367,744	310,546
050 of which: covered bonds	-	-	-	-	-	-	-	-
060 of which: securitisations	-	-	-	-	-	-	-	-
070 of which: issued by general governments	341,814	341,814	347,240	347,240	225,528	220,271	229,418	224,801

080	of which: issued by financial corporations	19,948	33,710	20,080	20,080	45,805	43,522	48,340	44,235
090	of which: issued by non-financial corporations	32,876	39,867	33,540	33,540	87,043	41,501	90,817	42,226
120	Other assets	3,069	2,969			2,689,537	612,085		

Template EU AE2 - Collateral received and own debt securities issued

		Fair value of encumbered collateral received or own debt securities issued		Unencumbered	
		010	of which notionally eligible EHQLA and HQLA 030	Fair value of collateral received or own debt securities issued available for encumbrance	
				040	of which EHQLA and HQLA 060
130	Collateral received by the disclosing institution	21,580	-	-	-
140	Loans on demand	-	-	-	-
150	Equity instruments	21,458	-	-	-
160	Debt securities	114	-	-	-
170	of which: covered bonds	-	-	-	-
180	of which: securitisations	-	-	-	-
190	of which: issued by general governments	-	-	-	-
200	of which: issued by financial corporations	70	-	-	-
210	of which: issued by non-financial corporations	44	-	-	-
220	Loans and advances other than loans on demand	-	-	-	-
230	Other collateral received	-	-	-	-
240	Own debt securities issued other than own covered bonds or securitisations	-	-	-	-
241	Own covered bonds and securitisations issued and not yet pledged			-	-
250	TOTAL COLLATERAL RECEIVED AND OWN DEBT SECURITIES ISSUED	425,083	398,801		

Template EU AE3 - Sources of encumbrance

		Matching liabilities, contingent liabilities or securities lent	Assets, collateral received and own debt securities issued other than covered bonds and securitisations encumbered
		010	030
010	Carrying amount of selected financial liabilities	396,954	424,983

Table EU AE4 - Accompanying narrative information

The median exposure values are obtained by calculating the median of the sums of the ending values of the four quarterly periods of the preceding 12-month period.

The majority of the Bank Group's encumbered assets (about 99%) are pledged to the central bank. The temporary increase in the encumbered assets is due to the TLTRO loan from the central bank. The loan is scheduled to be repaid in 2022.

Apart from the Bank, the assets of other entities in the financial group are not encumbered.

Around 2% of the items included in column 060 “Carrying amount of unencumbered assets” and row 120 “Other assets” of the EU AE1 form consist of items that in the ordinary course of business are not considered to be assets that can be encumbered (derivatives of EUR 2 million, investments in subsidiaries and associates of EUR 12 million, tangible fixed assets of EUR 18 million, intangible assets of EUR 4 million, deferred tax assets of EUR 2 million, other assets of EUR 11 million, assets held for sale of EUR 0.8 million).

The bulk of the encumbrance (around 98%) in line 010 of the EU AE3 form “Carrying amount of certain financial liabilities” relates to the liability to the central bank under the TLTRO.