

**REPORT ON RISK AND CAPITAL MANAGEMENT  
PILLAR3 OF THE BASEL  
FOR THE FIRST HALF OF THE YEAR 2022**

**DISCLOSURE OF INFORMATION UNDER PART EIGHT OF REGULATION (EU) No 575/2013**

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## DISCLOSURE OF KEY PARAMETERS

### Template EU OV1 - Overview of total risk exposure amounts

		Total risk exposure amounts (TREA)		Total own funds requirements
		30-06-2022	31-03-2022	30-06-2022
1	Credit risk (excluding CCR)	1,943,601	1,782,190	155,488
2	Of which the standardised approach	1,943,601	1,782,190	155,488
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	13,522	33,753	1,082
7	Of which the standardised approach	7,654	28,464	612
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	-	-	-
EU 8b	Of which credit valuation adjustment - CVA	275	200	22
9	Of which other CCR	5,593	5,089	447
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)	43,960	-	3,517
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	43,960	-	3,517
EU 19a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	36,666	17,463	2,933
21	Of which the standardised approach	36,666	17,463	2,933
22	Of which IMA	-	-	-
EU 22a	Large exposures	-	-	-
23	Operational risk	198,456	198,456	15,877
EU 23a	Of which basic indicator approach	198,456	198,456	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			
<b>29</b>	<b>Total</b>	<b>2,236,205</b>	<b>2,031,862</b>	<b>178,896</b>

Template EU KM1 - Key metrics template

		a	b	c	d	e
		30-06-2022	31-03-2022	31-12-2021	30-09-2021	30-06-2021
<b>Available own funds (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	381,713	389,346	409,984	359,952	363,544
2	Tier 1 capital	381,713	389,346	409,984	359,952	363,544
3	Total capital	401,713	409,346	429,984	379,952	383,544
<b>Risk-weighted exposure amounts</b>						
4	Total risk exposure amount	2,236,205	2,031,862	2,105,529	2,049,737	2,059,463
<b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>						
5	Common Equity Tier 1 ratio (%)	17.07%	19.16%	19.47%	17.56%	17.65%
6	Tier 1 ratio (%)	17.07%	19.16%	19.47%	17.56%	17.65%
7	Total capital ratio (%)	17.96%	20.15%	20.42%	18.54%	18.62%
<b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)</b>						
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	1.60%	1.60%	1.60%	1.60%	1.60%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.009	0.009	0.009	0.009	0.009
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0.012	0.012	0.012	0.012	0.012
EU 7d	Total SREP own funds requirements (%)	14.85%	14.85%	13.10%	12.60%	12.60%
<b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>						
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%	1.00%	1.00%	0.50%	0.50%
11	Combined buffer requirement (%)	3.50%	3.50%	3.50%	3.00%	3.00%
EU 11a	Overall capital requirements (%)	13.10%	13.10%	13.10%	12.60%	12.60%
12	CET1 available after meeting the total SREP own funds requirements (%)	8.36%	10.26%	10.57%	9.16%	9.25%
<b>Leverage ratio</b>						
13	Total exposure measure	4,392,278	4,453,022	4,387,232	4,132,240	3,623,492
14	Leverage ratio (%)	8.69%	8.74%	9.34%	8.71%	10.03%
<b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0%	0%	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%	3%	3.00%	3.00%	3.00%
<b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>						
EU 14d	Leverage ratio buffer requirement (%)	0%	0%	0%	0%	0%
EU 14e	Overall leverage ratio requirement (%)	3%	3%	3%	3%	3%
<b>Liquidity Coverage Ratio</b>						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	698,793	879,607	998,174	884,536	919,380
EU 16a	Cash outflows - Total weighted value	528,690	507,494	477,165	441,119	444,150
EU 16b	Cash inflows - Total weighted value	69,171	76,373	72,680	54,434	51,064
16	Total net cash outflows (adjusted value)	459,519	431,121	404,486	386,685	393,086
17	Liquidity coverage ratio (%)	152.07%	204.03%	246.78%	228.75%	233.89%
<b>Net Stable Funding Ratio</b>						
18	Total available stable funding	3,379,611	3,374,054	3,457,995	3,263,226	2,586,641

19	Total required stable funding	2,506,383	2,437,565	2,384,297	2,345,982	1,810,617
20	NSFR ratio (%)	134.84%	138.42%	147.39%	139.10%	142.86%

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

		30-06-2022	31-03-2022	31-12-2021	30-09-2021	30-06-2021
<b>Available capital (amounts)</b>						
1	Common Equity Tier 1 (CET1) capital	381,713	389,346	409,984	359,952	363,544
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	362,183	369,660	382,443	333,686	337,588
3	Tier 1 capital	381,713	389,346	409,984	359,952	363,544
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	362,183	369,660	382,443	333,686	337,588
5	Total capital	401,713	409,346	429,984	379,952	383,544
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	382,183	389,660	402,443	353,686	357,588
<b>Risk-weighted assets (amounts)</b>						
7	Total risk-weighted assets	2,236,205	2,031,862	2,105,529	2,049,737	2,059,463
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,216,676	2,012,176	2,077,988	2,023,472	2,033,507
<b>Capital ratios</b>						
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	0.1707	0.1916	0.1947	0.1756	0.1765
10	Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	0.1634	0.1837	0.1840	0.1649	0.1660
11	Tier 1 (as a percentage of risk exposure amount)	0.1707	0.1916	0.1947	0.1756	0.1765
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	0.1634	0.1837	0.1840	0.1649	0.1660
13	Total capital (as a percentage of risk exposure amount)	0.1796	0.2015	0.2042	0.1854	0.1862
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	0.1724	0.1937	0.1937	0.1748	0.1758
<b>Leverage ratio</b>						
15	Leverage ratio total exposure measure	4,392,278	4,453,022	4,387,232	4,132,240	3,623,492
16	Leverage ratio	0.0869	0.0874	0.0934	0.0871	0.1003
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	0.0828	0.0834	0.0877	0.0813	0.0938

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.

## 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
<b>Common Equity Tier 1 (CET1) capital: instruments and reserves</b>			
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	149,862	{EU CC1, r36, b)}
3	Accumulated other comprehensive income (and other reserves)	17,109	{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	-	
<b>6</b>	<b>Common Equity Tier 1 (CET1) capital before regulatory adjustments</b>	<b>381,600</b>	The sum of rows 1-5a
<b>Common Equity Tier 1 (CET1) capital: regulatory adjustments</b>			
7	Additional value adjustments (negative amount)	( 123)	
8	Intangible assets (net of related tax liability) (negative amount)	(3,969)	{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)	( 148)	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-	
12	Negative amounts resulting from the calculation of expected loss amounts	-	
13	Any increase in equity that results from securitised assets (negative amount)	-	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-	
15	Defined-benefit pension fund assets (negative amount)	-	
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	-	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-	
20	Not applicable	-	
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-	

EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	-	
EU-20c	of which: securitisation positions (negative amount)	-	
EU-20d	of which: free deliveries (negative amount)	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	-	
22	Amount exceeding the 17,65% threshold (negative amount)	-	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	-	
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences	-	
EU-25a	Losses for the current financial year (negative amount)	-	
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	-	
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-	
27a	Other regulatory adjustments	4,353	
28	<b>Total regulatory adjustments to Common Equity Tier 1 (CET1)</b>	113	Sum of rows 7-20a, 21, 22 and 25a-27a
29	<b>Common Equity Tier 1 (CET1) capital</b>	381,713	The sum of rows 6 and 28
<b>Additional Tier 1 (AT1) capital: instruments</b>			
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	<b>Additional Tier 1 (AT1) capital before regulatory adjustments</b>		Sum of rows 30, 33 and 34
<b>Additional Tier 1 (AT1) capital: regulatory adjustments</b>			
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		
<b>43</b>	<b>Total regulatory adjustments to Additional Tier 1 (AT1) capital</b>		Sum of rows 37 to 42
<b>44</b>	<b>Additional Tier 1 (AT1) capital</b>		max(0, [row 36 minus row 43])
<b>45</b>	<b>Tier 1 capital (T1 = CET1 + AT1)</b>	381,713	Sum of rows 29 and r44
<b>Tier 2 (T2) capital: instruments</b>			
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		
<b>51</b>	<b>Tier 2 (T2) capital before regulatory adjustments</b>	20,000	Sum of rows 46, 47, 47a, 47b 48 and 50
<b>Tier 2 (T2) capital: regulatory adjustments</b>			
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		
<b>57</b>	<b>Total regulatory adjustments to Tier 2 (T2) capital</b>		Sum of rows 52-56b
<b>58</b>	<b>Tier 2 (T2) capital</b>	20,000	max(0, [51 row minus 57 row])
<b>59</b>	<b>Total capital (TC = T1 + T2)</b>	401,713	Sum of rows 45 and 58
<b>60</b>	<b>Total Risk exposure amount</b>	2,236,205	
<b>Capital ratios and requirements including buffers</b>			
61	Common Equity Tier 1 capital	0.1707	
62	Tier 1 capital	0.1707	
63	Total capita	0.1796	
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	
<b>68</b>	<b>Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements</b>	0.0836	The difference between rows 61 and 64
<b>National minima (if different from Basel III)</b>			
69	Not applicable		
70	Not applicable		
71	Not applicable		
<b>Amounts below the thresholds for deduction (before risk weighting)</b>			
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)		
<b>Applicable caps on the inclusion of provisions in Tier 2</b>			
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		
<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)</b>			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

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

	a	b	c	
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference	
	30-06-2022	30-06-2022		
<b>Assets - Breakdown by asset classes according to the balance sheet in the published financial statements</b>				
1	Cash and cash equivalents	466,168	465,389	
2	Securities in the trading book	61,798	31,673	
3	Due from other banks	312	312	
4	Derivative financial instruments	2,299	2,299	
5	Loans to customers	2,135,662	2,135,662	
6	Finance lease receivables	217,260	217,260	
7	Investment securities at fair value	88,439	88,439	
8	Investment securities held to collect cash flows	929,200	916,486	
9	Investments in subsidiaries and associates	100	11,885	
10	Intangible assets	5,715	3,969	{EU CC1, r8, a)}
11	Property, plant and equipment	14,939	14,514	
12	Investment property	1,856	1,856	
13	Current income tax prepayment	4,698	4,671	
14	Deferred income tax asset	3,228	3,226	
15	Other assets	20,741	18,560	
16	Assets classified as held for sale	170	170	
<b>17</b>	<b>Total assets</b>	<b>3,952,585</b>	<b>3,916,371</b>	
<b>Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements</b>				
18	Due to other banks and financial institutions	713,193	714,725	
19	Derivative financial instruments	346	346	
20	Due to customers	2,645,390	2,645,411	
21	Special and lending funds	7,327	7,327	
22	Debt securities in issue	96,211	96,211	
22a	of which: subordinate	20,000	20,000	{EU CC1, r46, a)}
23	Current income tax liabilities	6,019	6,019	
24	Deferred income tax liabilities	1,482	1,482	
25	Liabilities related to insurance activities	38,346	-	
26	Other liabilities	34,537	33,739	
27	Liabilities related to assets classified as held for sale	-	-	
<b>28</b>	<b>Total liabilities</b>	<b>3 542 851</b>	<b>3,505,260</b>	
<b>Shareholders' Equity</b>				
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 (-)	-	-	{EU CC1, r16, a)}
32	Reserve capital	756	756	{EU CC1, r3, a)}
33	Statutory reserve	37,113	36,990	{EU CC1, rEU-3a, a)}
34	Reserve for acquisition of own shares	20,000	20,000	{EU CC1, r3, a)}
35	Accumulated other comprehensive income	( 5,920)	( 5,933)	{EU CC1, r3, a)}
36	Other equity	2,311	2,286	{EU CC1, r3, a)}
37	Previous years retained earnings	148,326	149,862	{EU CC1, r2, a)}
38	Profit for the current year	29,509	29,511	
<b>39</b>	<b>Total shareholders' equity</b>	<b>409,734</b>	<b>411,111</b>	

## 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	2,032,199		22,726		43,960	2,098,886
011	USA	20,637		-		-	20,637
012	France	13,676		0		-	13,676
013	Germany	8,624		17		-	8,641
014	Sweden	7,166		-		-	7,166
015	United Kingdom	6,014		-		-	6,014
016	Luxembourg	4,993		-		-	4,993
017	Finland	4,828		-		-	4,828
018	Estonia	4		2,957		-	2,961
019	Italy	3,170		-		-	3,170
020	Czech Republic	3,124		-		-	3,124
021	Other	11,927		611		-	12,538
<b>022</b>	<b>Total</b>	<b>2,116,362</b>	<b>-</b>	<b>26,311</b>	<b>-</b>	<b>43,960</b>	<b>2,186,633</b>

(continued)

		g	h	i	j	k	l	m
		Own fund requirements				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	Total			
010	Lithuania	162,577	2,153	3,517	168,247	262,361	95.92%	0.00%
011	USA	1,651	-	-	1,651	2,580	0.94%	0.00%
012	France	1,094	0	-	1,094	1,710	0.62%	0.00%
013	Germany	690	17	-	707	1,080	0.40%	0.00%
014	Sweden	573	-	-	573	896	0.33%	0.00%
015	United Kingdom	481	-	-	481	752	0.27%	0.00%
016	Luxembourg	399	-	-	399	624	0.23%	0.50%
017	Finland	386	-	-	386	604	0.22%	0.00%
018	Estonia	0	343	-	343	370	0.20%	0.00%
019	Italy	254	-	-	254	396	0.14%	0.00%
020	Czech Republic	250	-	-	250	391	0.14%	0.50%
021	Other	954	64	-	1,019	1,567	0.58%	0.00%
<b>022</b>	<b>Total</b>	<b>169,310</b>	<b>2,577</b>	<b>3,517</b>	<b>175,404</b>	<b>273,329</b>	<b>100%</b>	

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

		a
010	Total risk exposure amount	2,236,205
020	Institution specific countercyclical capital buffer rate	0.00002
030	Institution specific countercyclical capital buffer requirement	42

## 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	3,952,585
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	12,909
9	Adjustment for securities financing transactions (SFTs)	(6,226)
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	485,836
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	( 75)
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
12	Other adjustments	(52,703)
13	<b>Total exposure measure</b>	<b>4,392,326</b>

Template EU LR2 - LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
		30-06-2022	31-12-2021
<b>On-balance sheet exposures (excluding derivatives and SFTs)</b>			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	3,889,547	3,923,527
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)	(4,192)	(3,246)
<b>7</b>	<b>Total on-balance sheet exposures (excluding derivatives and SFTs)</b>	<b>3,885,355</b>	<b>3,920,281</b>
<b>Derivative exposures</b>			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	15,193	11,302
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)	-	-
<b>13</b>	<b>Total derivatives exposures</b>	<b>15,193</b>	<b>11,302</b>
<b>Securities financing transaction (SFT) exposures</b>			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	12,168	10,410
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(6,226)	(6,146)
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)	-	-
<b>18</b>	<b>Total securities financing transaction exposures</b>	<b>5,942</b>	<b>4,264</b>
<b>Other off-balance sheet exposures</b>			
19	Off-balance sheet exposures at gross notional amount	485,836	451,485
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)	-	-
<b>22</b>	<b>Off-balance sheet exposures</b>	<b>485,836</b>	<b>451,485</b>
<b>Excluded exposures</b>			
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)	-	-
<b>EU-22k</b>	<b>(Total exempted exposures)</b>	<b>-</b>	<b>-</b>

Capital and total exposure measure				
23		<b>Tier 1 capital</b>	381,713	409,984
24		<b>Total exposure measure</b>	4,392,326	4,387,332
Leverage ratio				
25		Leverage ratio (%)	0.0869	0.0934
EU-25		Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	0.0869	0.0934
25a		Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	0.0869	0.0934
26		Regulatory minimum leverage ratio requirement (%)	0.0300	0.0300
EU-26a		Additional own funds requirements to address the risk of excessive leverage (%)	0.0000	0.0000
EU-26b		of which: to be made up of CET1 capital	0.0000	0.0000
27		Leverage ratio buffer requirement (%)	0.0000	0.0000
EU-27a		Overall leverage ratio requirement (%)	0.0300	0.0300
Choice on transitional arrangements and relevant exposures				
EU-27b		Choice on transitional arrangements for the definition of the capital measure	-	-
Disclosure of mean values				
28		Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable		
29		Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
30		Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
30a		Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31		Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31a		Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		

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

		a
		CRR leverage ratio exposures
<b>EU-1</b>	<b>Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:</b>	<b>3,870,017</b>
EU-2	Trading book exposures	-
EU-3	Banking book exposures, of which:	3,870,017
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	1,273,386
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	-
EU-7	Institutions	88,862
EU-8	Secured by mortgages of immovable properties	1,310,270
EU-9	Retail exposures	567,445
EU-10	Corporates	436,819
EU-11	Exposures in default	55,919
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	137,316

## DISCLOSURE OF LIQUIDITY REQUIREMENTS

Template EU LIQ1 - Quantitative information of LCR

### Scope of consolidation (consolidated)

		Total unweighted value (average)			
EU 1a	Quarter ending on (31 June 2022)	30-06-2022	31-03-2022	31-12-2021	30-09-2021
EU 1b	Number of data points used in the calculation of averages	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>					
1	Total high-quality liquid assets (HQLA)				
<b>CASH – OUTFLOWS</b>					
2	Retail deposits and deposits from small business customers, of which:	2,107,871	2,121,268	2,117,627	2,088,747
3	<i>Stable deposits</i>	1,077,756	1,040,767	996,924	946,463
4	<i>Less stable deposits</i>	681,568	676,382	662,094	634,639
5	Unsecured wholesale funding	528,129	500,363	443,927	411,394
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>		-	-	-
7	<i>Non-operational deposits (all counterparties)</i>	526,182	492,775	430,940	381,193
8	<i>Unsecured debt</i>	1,947	7,589	12,987	30,201
9	Secured wholesale funding				
10	Additional requirements	347,793	328,065	300,322	271,076
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	573	519	575	791
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-
13	<i>Credit and liquidity facilities</i>	347,220	327,546	299,747	270,285
14	Other contractual funding obligations	63,671	34,617	19,737	11,236
15	Other contingent funding obligations	47,945	45,947	42,864	40,571
16	<b>TOTAL CASH OUTFLOWS</b>				
<b>CASH – INFLOWS</b>					
17	Secured lending (e.g. reverse repos)	1,740	1,721	1,375	1,236
18	Inflows from fully performing exposures	76,442	72,834	68,384	65,728
19	Other cash inflows	20,245	18,709	13,645	13,759
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	<b>TOTAL CASH INFLOWS</b>	98,428	93,264	83,404	80,723
ES-20a	<b>Fully exempt inflows</b>	-	-	-	-
ES-20b	<b>Inflows subject to 90% cap</b>	-	-	-	-
ES-20c	<b>Inflows subject to 75% cap</b>	98,428	93,264	83,404	80,723
<b>TOTAL ADJUSTED VALUE</b>					
21	<b>LIQUIDITY BUFFER</b>				
22	<b>TOTAL NET CASH OUTFLOWS</b>				
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>				

(continued)

		Total <u>weighted</u> value (average)			
EU 1a	Quarter ending on (30 June 2022)	30-06-2022	31-03-2022	31-12-2021	30-09-2021
EU 1b	Number of data points used in the calculation of averages	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>					
1	Total high-quality liquid assets (HQLA)	925,690	967,582	959,203	934,115
<b>CASH – OUTFLOWS</b>					
2	Retail deposits and deposits from small business customers, of which:	176,142	175,096	172,556	166,560
3	<i>Stable deposits</i>	53,888	52,038	49,846	47,323
4	<i>Less stable deposits</i>	87,213	86,932	85,246	81,729
5	Unsecured wholesale funding	234,374	228,267	209,356	205,891
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-	-	-
7	<i>Non-operational deposits (all counterparties)</i>	232,427	220,679	196,368	175,690
8	<i>Unsecured debt</i>	1,947	7,589	12,987	30,201
9	Secured wholesale funding	0	0	0	0
10	Additional requirements	32,033	29,861	27,216	24,474
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	573	519	575	791
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-
13	<i>Credit and liquidity facilities</i>	31,460	29,342	26,641	23,683
14	Other contractual funding obligations	63,671	34,617	19,737	11,236
15	Other contingent funding obligations	2,397	2,297	2,143	2,029
16	<b>TOTAL CASH OUTFLOWS</b>	508,617	470,139	431,007	410,190
<b>CASH – INFLOWS</b>					
17	Secured lending (e.g. reverse repos)	1,738	1,718	1,365	1,228
18	Inflows from fully performing exposures	50,471	48,237	45,024	42,888
19	Other cash inflows	20,245	18,709	13,645	13,759
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	<b>TOTAL CASH INFLOWS</b>	72,455	68,664	60,034	57,875
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>	72,455	68,664	60,034	57,875
<b>TOTAL ADJUSTED VALUE</b>					
21	<b>LIQUIDITY BUFFER</b>	925,690	967,582	959,203	934,115
22	<b>TOTAL NET CASH OUTFLOWS</b>	436,162	401,475	370,973	352,314
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>	216.28%	242.61%	260.13%	266.56%

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 volume of lending increased significantly during the first half of 2022. Free funds were used for lending financing, which influenced the decrease of the Liquidity reserve, and the latter - the decrease of the LCR.



The Financial Group uses Retail deposits as the main source of financing. More detailed information on the concentration of funding sources in note 4 to Interim financial report Šiaulių bankas AB and the bank's Group for 2 quarter 2022.

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 0.88%.

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 30 June 2022		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to <	≥ 1yr	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments	381,713	-	-	-	401,713
2	<i>Own funds</i>	381,713	-	-	20,000	401,713
3	<i>Other capital instruments</i>		-	-	-	-
4	Retail deposits		1,888,410	88,993	97,491	1,940,576
5	<i>Stable deposits</i>		1,204,623	63,822	77,864	1,282,887
6	<i>Less stable deposits</i>		683,787	25,171	19,627	657,689
7	Wholesale funding:		564,794	7,462	638,298	890,934
8	<i>Operational deposits</i>		-	-	-	-
9	<i>Other wholesale funding</i>		564,794	7,462	638,298	890,934
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	346	81,139	6,385	143,196	146,389
12	<i>NSFR derivative liabilities</i>	346				
13	<i>All other liabilities and capital instruments not included in the above categories</i>		81,139	6,385	143,196	146,389
14	<b>Total available stable funding (ASF)</b>					<b>3,379,611</b>
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)					500,015
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:		165,568	154,283	2,214,843	1,948,687
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>		26,805	6,611	9,587	15,556
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>		126,398	127,825	1,523,598	1,422,170

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>		210	196	553,445	374,845
23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		63	176	478,933	311,426
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>		12,155	19,651	128,213	136,117
25	Interdependent assets		-	-	-	-
26	Other assets:	-	12,542	373	31,458	38,030
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>				2,299	115
31	<i>All other assets not included in the above categories</i>		12,542	373	31,458	37,916
32	Off-balance sheet items		70,318	84,762	233,449	19,650
33	<b>Total RSF</b>					<b>2,506,383</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>134.84%</b>

Scope of consolidation consolidated  
Quarter ending on 31 March 2022

		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
<b>Available stable funding (ASF) Items</b>						
1	Capital items and instruments	389,346	-	-	-	409,346
2	<i>Own funds</i>	389,346	-	-	20,000	409,346
3	<i>Other capital instruments</i>		-	-	-	-
4	Retail deposits		1,877,181	111,750	103,646	1,957,723
5	<i>Stable deposits</i>		1,196,999	83,783	85,720	1,302,463
6	<i>Less stable deposits</i>		680,182	27,967	17,926	655,260
7	Wholesale funding:		542,544	9,696	636,685	878,925
8	<i>Operational deposits</i>		-	-	-	-
9	<i>Other wholesale funding</i>		542,544	9,696	636,685	878,925
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	834	90,402	8,800	123,660	128,060
12	<i>NSFR derivative liabilities</i>	834				
13	<i>All other liabilities and capital instruments not included in the above categories</i>		90,402	8,800	123,660	128,060
14	<b>Total available stable funding (ASF)</b>					<b>3,374,054</b>
<b>Required stable funding (RSF) Items</b>						
15	Total high-quality liquid assets (HQLA)					570,404
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:		161,921	161,044	2,037,696	1,809,170

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		23,973	-	4,544	6,627
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		132,016	148,194	1,410,651	1,339,158
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:		349	133	499,494	338,343
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		93	61	432,339	281,097
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		5,583	12,717	123,007	125,041
25	Interdependent assets		-	-	-	-
26	Other assets:	-	21,299	487	27,923	38,912
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				1,918	96
31	All other assets not included in the above categories		21,299	487	27,923	38,816
32	Off-balance sheet items		67,585	79,620	230,563	19,079
33	<b>Total RSF</b>					<b>2,437,565</b>
34	<b>Net Stable Funding Ratio (%)</b>					<b>138.42%</b>

## CREDIT RISK AND CREDIT QUALITY

### Template EU CR1: Performing and non-performing exposures and related provisions

		a	b	c	d	e	f
		Gross carrying amount/nominal amount					
		Performing exposures			Non-performing exposures		
		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3	
005	Cash balances at central banks and other demand deposits	393,042	393,042	-	-	-	-
010	Loans and advances	2,323,266	2,071,924	251,342	76,526	-	76,526
020	Central banks	-	-	-	-	-	-
030	General governments	65,866	63,602	2,264	-	-	-
040	Credit institutions	2,497	2,497	-	-	-	-
050	Other financial corporations	28,337	22,800	5,537	1	-	1
060	Non-financial corporations	1,296,250	1,081,434	214,816	56,585	-	56,585
070	Of which SMEs	1,129,344	963,012	166,332	53,435	-	53,435

080	Households	930,316	901,591	28,725	19,940	-	19,940
090	Debt securities	1,000,360	1,000,360	-	-	-	-
100	Central banks	-	-	-	-	-	-
110	General governments	827,484	827,484	-	-	-	-
120	Credit institutions	5,356	5,356	-	-	-	-
130	Other financial corporations	46,702	46,702	-	-	-	-
140	Non-financial corporations	120,818	120,818	-	-	-	-
150	Off-balance-sheet exposures	517,325	485,885	31,440	12,511	-	12,511
160	Central banks	-	-	-	-	-	-
170	General governments	11,644	11,240	404	-	-	-
180	Credit institutions	420	420	-	-	-	-
190	Other financial corporations	9,859	9,859	-	-	-	-
200	Non-financial corporations	426,414	396,962	29,452	12,508	-	12,508
210	Households	68,988	67,404	1,584	3	-	3
<b>220</b>	<b>Total</b>	<b>4,233,993</b>	<b>3,951,211</b>	<b>282,782</b>	<b>89,037</b>	<b>-</b>	<b>89,037</b>

(continued)

		g	h	i	j	k	l	m	n	o
		Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures – accumulated impairment and provisions		Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		On performing exposures	On non-performing exposures			
		Of which stage 1	Of which stage 2	Of which stage 2	Of which stage 3					
005	Cash balances at central banks and other demand deposits	( 45)	( 45)	-	-	-	-	-	-	-
010	Loans and advances	( 19,754)	( 13,773)	( 5,982)	( 20,658)	-	( 20,658)	( 3,683)	1,760,506	45,809
020	Central banks	-	-	-	-	-	-	-	-	-
030	General governments	( 123)	( 110)	( 13)	-	-	-	-	4,615	-
040	Credit institutions	-	-	-	-	-	-	-	-	-
050	Other financial corporations	( 194)	( 193)	( 1)	( 1)	-	( 1)	-	23,504	-
060	Non-financial corporations	( 12,037)	( 7,807)	( 4,231)	( 14,498)	-	( 14,498)	( 3,683)	1,122,607	38,866
070	Of which SMEs	( 10,518)	( 7,366)	( 3,153)	( 12,997)	-	( 12,997)	( 3,683)	986,895	37,997
080	Households	( 7,400)	( 5,663)	( 1,737)	( 6,159)	-	( 6,159)	-	609,780	6,943
090	Debt securities	( 395)	( 395)	-	-	-	-	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-
110	General governments	( 243)	( 243)	-	-	-	-	-	-	-
120	Credit institutions	( 5)	( 5)	-	-	-	-	-	-	-
130	Other financial corporations	( 35)	( 35)	-	-	-	-	-	-	-
140	Non-financial corporations	( 112)	( 112)	-	-	-	-	-	-	-
150	Off-balance-sheet exposures	( 515)	( 515)	-	-	-	-	-	-	-

160	Central banks	-	-	-	-	-	-	-	-	-
170	General governments	-	-	-	-	-	-	-	-	-
180	Credit institutions	-	-	-	-	-	-	-	-	-
190	Other financial corporations	-	-	-	-	-	-	-	-	-
200	Non-financial corporations	( 515)	( 515)	-	-	-	-	-	-	-
210	Households	-	-	-	-	-	-	-	-	-
<b>220</b>	<b>Total</b>	<b>( 20,709)</b>	<b>( 14,727)</b>	<b>( 5,982)</b>	<b>( 20,658)</b>	<b>-</b>	<b>( 20,658)</b>	<b>( 3,683)</b>	<b>1,760,506</b>	<b>45,809</b>

### 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	-	740,286	1,104,752	904,141	3,198	2,752,377
2	Debt securities	-	297,925	675,814	26,226	-	999,965
<b>3</b>	<b>Total</b>	<b>-</b>	<b>1,038,211</b>	<b>1,780,566</b>	<b>930,367</b>	<b>3,198</b>	<b>3,752,342</b>

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

		a
		Gross carrying amount
<b>010</b>	<b>Initial stock of non-performing loans and advances</b>	73,874
020	Inflows to non-performing portfolios	18,946
030	Outflows from non-performing portfolios	( 16,294)
040	Outflows due to write-offs	( 993)
050	Outflow due to other situations	( 15,301)
<b>060</b>	<b>Final stock of non-performing loans and advances</b>	<b>76,526</b>

### 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
<b>010</b>	<b>Initial stock of non-performing loans and advances</b>	73,874	
020	Inflows to non-performing portfolios	18,946	
030	Outflows from non-performing portfolios	( 16,294)	
040	Outflow to performing portfolio	( 4,503)	
050	Outflow due to loan repayment, partial or total	( 4,676)	
060	Outflow due to collateral liquidations	( 1,921)	1,921
070	Outflow due to taking possession of collateral	-	-
080	Outflow due to sale of instruments	( 865)	865
090	Outflow due to risk transfers	-	-
100	Outflows due to write-offs	( 993)	
110	Outflow due to other situations	( 3,336)	
120	Outflow due to reclassification as held for sale	-	
<b>130</b>	<b>Final stock of non-performing loans and advances</b>	<b>76,526</b>	

Template EU CQ1: Credit quality of forborne exposures

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On performing forborne exposures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
			Of which defaulted	Of which impaired					
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	84,843	52,366	52,366	52,366	( 823)	( 14,143)	110,932	31,535
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	566	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-
050	Other financial corporations	-	-	-	-	-	-	-	-
060	Non-financial corporations	79,361	42,084	42,084	42,084	( 796)	( 11,443)	105,346	28,407
070	Households	4,916	10,282	10,282	10,282	( 27)	( 2,700)	5,586	3,128
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	1,222	8	-	-	-	-	-	-
100	<b>Total</b>	86,065	52,374	52,366	52,366	( 823)	( 14,143)	110,932	31,535

Template EU CQ2: Quality of forbearance

		a
		Gross carrying amount of forborne exposures
Loans and advances that have been forborne more than twice		692
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria		46,608

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	3,400,152	76,526			76,526	3,397,245	( 40,800)
020	Lithuania	3,107,586	76,148	76,148	3,106,897	( 40,611)		-
030	Latvia	100,618	7	-	100,618	( 43)		-
040	Netherlands	22,111	-	-	22,111	( 16)		-
050	United States of America	21,996	-	-	21,996	( 19)		-
060	Other countries	147,841	371	378	145,623	( 111)		-
070	Off-balance-sheet exposures	529,836	12,511	12,511			515	
080	Lithuania	529,413	12,511	12,511			515	
090	Other countries	423	-	-			-	
<b>100</b>	<b>Total</b>	<b>3,929,988</b>	<b>89,037</b>	<b>89,037</b>	<b>3,397,245</b>	<b>( 40,800)</b>	<b>515</b>	<b>-</b>

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	41,403	1,512			1,512	41,403
020	Mining and quarrying	11,021	-	-	11,021	( 22)	-
030	Manufacturing	185,929	6,058	6,058	185,929	( 4,792)	-
040	Electricity, gas, steam and air conditioning supply	62,079	203	203	62,079	( 315)	-
050	Water supply	20,775	29	29	20,775	( 124)	-
060	Construction	106,762	2,900	2,900	106,762	( 5,143)	-
070	Wholesale and retail trade	181,277	7,990	7,990	181,277	( 4,265)	-
080	Transport and storage	88,434	7,970	7,970	88,434	( 1,499)	-
090	Accommodation and food service activities	35,727	11,566	11,566	35,727	( 1,404)	-
100	Information and communication	4,492	23	23	4,492	( 27)	-
110	Financial and insurance activities	14,712	20	20	14,024	( 1,177)	-
120	Real estate activities	367,885	15,016	15,016	367,885	( 4,552)	-
130	Professional, scientific and technical activities	56,901	38	38	56,901	( 292)	-
140	Administrative and support service activities	125,937	1,312	1,312	125,937	( 1,360)	-
150	Public administration and defence, compulsory social security	-	-	-	-	-	-
160	Education	1,288	-	-	1,288	( 3)	-

170	Human health services and social work activities	32,702	1,517	1,517	32,702	( 774)	-
180	Arts, entertainment and recreation	8,192	402	402	8,192	( 60)	-
190	Other services	7,319	29	29	7,318	( 30)	-
<b>200</b>	<b>Total</b>	<b>1,352,835</b>	<b>56,585</b>	<b>56,585</b>	<b>1,352,146</b>	<b>( 26,535)</b>	<b>-</b>

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									
			Of which past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	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	2,399,792	2,323,266	13,923	76,526	55,653	20,873	4,510	3,700	1,303	4,293	5,740	1,327
020	Of which secured	1,922,228	1,850,445	9,847	71,782	51,600	20,845	3,999	3,664	1,263	4,237	5,739	1,280
030	Of which secured with immovable property	1,609,823	1,543,761	3,339	66,062	49,255	16,807	3,345	3,414	821	3,518	5,709	-
040	Of which instruments with LTV higher than 60% and lower or equal to 80%	465,762	460,049		5,713	2,621	3,092						
050	Of which instruments with LTV higher than 80% and lower or equal to 100%	146,262	143,281		2,981	1,834	1,147						
060	Of which instruments with LTV higher than 100%	49,809	47,947		1,862	1,058	803						
070	Accumulated impairment for secured assets	( 29,927)	( 11,686)	( 51)	( 18,241)	( 7,885)	( 10,356)	( 1,045)	( 1,270)	( 349)	( 2,532)	( 3,975)	( 1,185)
080	Collateral												
090	Of which value capped at the value of exposure	1,641,198	1,596,388	3,907	44, 810	39,381	5,429	1,611	1,016	738	1,274	750	40
100	Of which immovable property	1,387,517	1,344,866	2,223	42,651	38,014	4,637	1,386	957	437	1,107	750	-
110	Of which value above the cap	6,231,914	5,579,153	12,667	652,761	485,392	167,369	-	-	-	-	-	-
120	Of which immovable property	2,538,025	2,295,789	6,065	242,236	203,018	39,218	-	-	-	-	-	-
130	Financial guarantees received	165,117	164,118	3,603	999	566	432	247	123	17	41	3	1
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	8	-
030	<i>Residential immovable property</i>	-	-
040	<i>Commercial Immovable property</i>	-	-
050	<i>Movable property (auto, shipping, etc.)</i>	8	-
060	<i>Equity and debt instruments</i>	-	-
070	<i>Other collateral</i>	-	-
<b>080</b>	<b>Total</b>	<b>8</b>	<b>-</b>

Template EU CQ8: Collateral obtained by taking possession and execution processes – vintage breakdown

		a	b	c	d	e	f	g	h	i	j	k	l
		Debt balance reduction		Total collateral obtained by taking possession									
						Foreclosed ≤ 2 years		Foreclosed > 2 years ≤ 5 years		Foreclosed > 5 years		Of which non-current assets held-for-sale	
		Gross carrying amount	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes
010	Collateral obtained by taking possession classified as PP&E	-	-	-	-								
020	Collateral obtained by taking possession other than that classified as PP&E	160	7	160	( 103)	161	( 103)	-	-	-	-	-	-
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>	24	103	24	( 7)	25	( 7)	-	-	-	-	-	-
060	<i>Equity and debt instruments</i>		-	-	-	-	-	-	-	-	-	-	-
070	<i>Other collateral</i>		-	-	-	-	-	-	-	-	-	-	-
<b>080</b>	<b>Total</b>	<b>160</b>	<b>7</b>	<b>160</b>	<b>( 103)</b>	<b>161</b>	<b>( 103)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## 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	<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>	-	-	-	-	-	-

(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				
			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	Inflows to non- performing exposures
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					
											Gross carrying amount				
											Number of obligors	Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria	
<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year											
1	Loans and advances for which moratorium was offered	669	129,050												
2	Loans and advances subject to moratorium (granted)	524	45,642	-	45,642	-	-	-	-	-					
3	of which: Households		6,286	-	6,286	-	-	-	-	-					
4	of which: Collateralised by residential immovable property		4,213	-	4,213	-	-	-	-	-					
5	of which: Non-financial corporations		39,356	-	39,356	-	-	-	-	-					
6	of which: Small and Medium-sized Enterprises		37,831	-	37,831	-	-	-	-	-					
7	of which: Collateralised by commercial immovable property		35,480	-	35,480	-	-	-	-	-					

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	<b>Newly originated loans and advances subject to public guarantee schemes</b>	3,563	-	570	-
2	of which: Households	-			-
3	<i>of which: Collateralised by residential immovable property</i>	-			-
4	of which: Non-financial corporations	3,563	-	570	-
5	<i>of which: Small and Medium-sized Enterprises</i>	2,863			-
6	<i>of which: Collateralised by commercial immovable property</i>	1,308			-

## INFORMATION ON CREDIT RISK MITIGATION MEASURES

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

		Unsecured carrying amount	Secured carrying amount			
				Of which secured by collateral	Of which secured by financial guarantees	
		a	b	c	d	Of which secured by credit derivatives e
1	Loans and advances	946,062	1,806,315	1,641,198	165,117	-
2	Debt securities	999,965	-	-	-	-
<b>3</b>	<b>Total</b>	<b>1,946,027</b>	<b>1,806,315</b>	<b>1,641,198</b>	<b>165,117</b>	
4	<i>Of which non-performing exposures</i>	10,059	45,809	44,810	999	-
EU-5	<i>Of which defaulted</i>	8	10,409			

## DISCLOSURE OF THE USE OF THE STANDARDISED APPROACH

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

Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density		
	On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWAs	RWAs density (%)	
	a	b	c	d	e	f	
1	Central governments or central banks	1,184,530	-	1,184,530	-	6,917	0.58%
2	Regional government or local authorities	75,877	6,584	75,877	3,211	24	0.03%
3	Public sector entities	12,007	2,801	36,466	980	11,635	31.07%
4	Multilateral development banks	972	-	972	-	-	0.00%
5	International organisations	-	-	-	-	-	
6	Institutions	98,264	420	88,862	210	33,827	37.98%
7	Corporates	444,977	188,274	424,313	83,306	431,491	85.00%
8	Retail	567,514	74,337	564,770	33,202	412,241	68.94%
9	Secured by mortgages on immovable property	1,263,414	133,735	1,257,683	52,743	721,947	55.09%
10	Exposures in default	55,919	12,523	52,438	6,262	59,182	100.82%
11	Exposures associated with particularly high risk	46,856	67,162	46,790	32,681	119,207	150.00%
12	Covered bonds	-	-	-	-	-	
13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	
14	Collective investment undertakings	7,594	-	4,271	-	53,388	1250.00%
15	Equity	12,574	-	12,574	-	30,252	240.59%
16	Other items	136,067	-	135,884	-	63,492	46.72%
<b>17</b>	<b>Total</b>	<b>3,906,565</b>	<b>485,836</b>	<b>3,885,430</b>	<b>212,593</b>	<b>1,943,601</b>	<b>47.43%</b>

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	1,165,543	-	-	-	9,642	-	8,713	-	-
2	Regional government or local authorities	79,041	-	-	-	-	-	47	-	-
3	Public sector entities	24,459	-	-	-	-	-	2,704	-	-
4	Multilateral development banks	972	-	-	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-	-	-	-
6	Institutions	-	-	-	-	36,274	-	52,451	-	-
7	Corporates	-	-	-	-	-	-	28,188	-	-
8	Retail	-	-	-	-	-	-	-	-	597,972
9	Secured by mortgages on immovable property	-	-	-	-	-	484,924	316,201	-	-
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	72,392	-	-	-	-	-	-	-	-
<b>17</b>	<b>Total</b>	<b>1,342,407</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>45,916</b>	<b>484,924</b>	<b>408,304</b>	<b>-</b>	<b>597,972</b>

(continued)

	Exposure classes	Risk weight						Total	Of which unrated
		100%	150%	250%	370%	1250%	Others		
		j	k	l	m	n	o		
1	Central governments or central banks	632	-	-	-	-	-	1,184,530	357,289
2	Regional government or local authorities	-	-	-	-	-	-	79,088	79,088
3	Public sector entities	10,283	-	-	-	-	-	37,446	27,163
4	Multilateral development banks	-	-	-	-	-	-	972	-
5	International organisations	-	-	-	-	-	-	-	-
6	Institutions	347	-	-	-	-	-	89,072	6,957
7	Corporates	479,431	-	-	-	-	-	507,619	397,196
8	Retail	-	-	-	-	-	-	597,972	597,972
9	Secured by mortgages on immovable property	509,301	-	-	-	-	-	1,310,426	1,310,426
10	Exposures in default	57,736	964	-	-	-	-	58,700	58,700
11	Exposures associated with particularly high risk	-	79,471	-	-	-	-	79,471	79,471
12	Covered bonds	-	-	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-

14	Collective investment undertakings	-	-	-	-	4,271	-	4,271	4,271
15	Equity	789	-	11,785	-	-	-	12,574	12,574
16	Other items	63,492	-	-	-	-	-	135,884	135,884
<b>17</b>	<b>Total</b>	<b>1,122,010</b>	<b>80,435</b>	<b>11,785</b>	<b>-</b>	<b>4,271</b>	<b>-</b>	<b>4,098,023</b>	<b>3,066,989</b>

## COUNTERPARTY CREDIT RISK

### Template EU CCR1 – Analysis of CCR exposure by approach

		a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value post-CRM	Exposure value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)				1.4				
EU-2	EU - Simplified SA-CCR (for derivatives)	2,035	8,817		1.4	15,193	15,193	15,193	7,654
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)					12,168	5,946	5,942	5,593
5	VaR for SFTs								
<b>6</b>	<b>Total</b>					<b>27,361</b>	<b>21,139</b>	<b>21,134</b>	<b>13,247</b>

### 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	2,021	275
EU-4	Transactions subject to the Alternative approach (Based on the Original Exposure Method)		
<b>5</b>	<b>Total transactions subject to own funds requirements for CVA risk</b>	<b>2,021</b>	<b>275</b>

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	-	-	-	-	9,402	-	-	-	-	-	-	9,402
7	Corporates	-	-	-	-	-	-	-	-	8,158	-	-	8,158
8	Retail	-	-	-	-	-	-	-	69	-	-	-	69
9	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
10	Other items	-	-	-	-	-	-	-	-	3,506	-	-	3,506
<b>11</b>	<b>Total exposure value</b>	-	-	-	-	9,402	-	-	69	11,664	-	-	21,135

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	125,352	-	-	-	-	-	-	-	
7	Equity securities	35,821	-	-	-	-	-	-	-	
8	Other collateral	-	-	-	-	-	-	-	-	
<b>9</b>	<b>Total</b>	161,173	-	-	-	-	-	-	-	

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

## SECURITISATION

### Template EU-SEC1 - Securitisation exposures in the non-trading book

	a	b	c	d	e	f	g
	Institution acts as originator						
	Traditional			Synthetic			Sub-total
	STS		Non-STS		of which SRT		
	of which SRT		of which SRT				
<b>1 Total exposures</b>	-	-	44,173	44,173	-	-	44,173
<b>2 Retail (total)</b>	-	-	44,173	44,173	-	-	44,173
3 residential mortgage	-	-	-	-	-	-	-
4 credit card	-	-	-	-	-	-	-
5 other retail exposures	-	-	44,173	44,173	-	-	44,173
6 re-securitisation	-	-	-	-	-	-	-
<b>7 Wholesale (total)</b>	-	-	-	-	-	-	-
8 loans to corporates	-	-	-	-	-	-	-
9 commercial mortgage	-	-	-	-	-	-	-
10 lease and receivables	-	-	-	-	-	-	-
11 other wholesale	-	-	-	-	-	-	-
12 re-securitisation	-	-	-	-	-	-	-

(continued)

	h	i	j	k	l	m	n	o
	Institution acts as sponsor				Institution acts as investor			
	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total
	STS	Non-STS			STS	Non-STS		
<b>1 Total exposures</b>	-	-	-	-	-	-	-	-
<b>2 Retail (total)</b>	-	-	-	-	-	-	-	-
3 residential mortgage	-	-	-	-	-	-	-	-
4 credit card	-	-	-	-	-	-	-	-
5 other retail exposures	-	-	-	-	-	-	-	-
6 re-securitisation	-	-	-	-	-	-	-	-
<b>7 Wholesale (total)</b>	-	-	-	-	-	-	-	-
8 loans to corporates	-	-	-	-	-	-	-	-
9 commercial mortgage	-	-	-	-	-	-	-	-
10 lease and receivables	-	-	-	-	-	-	-	-
11 other wholesale	-	-	-	-	-	-	-	-
12 re-securitisation	-	-	-	-	-	-	-	-



Template EU-SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor

		a	b	c	d	e	f	g	h	i
		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)			
		≤20% RW	>20% to 50% RW	>50% to 100% RW	>100% to <1250% RW	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW / deductions
<b>1</b>	<b>Total exposures</b>	-	-	44,173	-	-	-	-	44,173	-
2	Traditional securitisation	-	-	44,173	-	-	-	-	44,173	-
3	Securitisation	-	-	44,173	-	-	-	-	44,173	-
4	Retail underlying	-	-	44,173	-	-	-	-	44,173	-
5	Of which STS	-	-	-	-	-	-	-	-	-
6	Wholesale	-	-	-	-	-	-	-	-	-
7	Of which STS	-	-	-	-	-	-	-	-	-
8	Re-securitisation	-	-	-	-	-	-	-	-	-
<b>9</b>	<b>Synthetic securitisation</b>	-	-	-	-	-	-	-	-	-
10	Securitisation	-	-	-	-	-	-	-	-	-
11	Retail underlying	-	-	-	-	-	-	-	-	-
12	Wholesale	-	-	-	-	-	-	-	-	-
13	Re-securitisation	-	-	-	-	-	-	-	-	-

(continued)

		j	k	l	m	n	o	EU-p	EU-q
		RWEA (by regulatory approach)				Capital charge after cap			
		SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW / deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW / deductions
<b>1</b>	<b>Total exposures</b>	-	-	44,173	-	-	-	44,173	-
2	Traditional securitisation	-	-	44,173	-	-	-	44,173	-
3	Securitisation	-	-	44,173	-	-	-	44,173	-
4	Retail underlying	-	-	44,173	-	-	-	44,173	-
5	Of which STS	-	-	-	-	-	-	-	-
6	Wholesale	-	-	-	-	-	-	-	-
7	Of which STS	-	-	-	-	-	-	-	-
8	Re-securitisation	-	-	-	-	-	-	-	-
<b>9</b>	<b>Synthetic securitisation</b>	-	-	-	-	-	-	-	-
10	Securitisation	-	-	-	-	-	-	-	-
11	Retail underlying	-	-	-	-	-	-	-	-
12	Wholesale	-	-	-	-	-	-	-	-
13	Re-securitisation	-	-	-	-	-	-	-	-

Template EU-SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments

		a	b	c
		Exposures securitised by the institution - Institution acts as originator or as sponsor		
		Total outstanding nominal amount	Of which exposures in default	Total amount of specific credit risk adjustments made during the period
1	<b>Total exposures</b>	4,234	-	-
2	Retail (total)	4,234	-	-
3	residential mortgage	-	-	-
4	credit card	-	-	-
5	other retail exposures	4,234	-	-
6	re-securitisation	-	-	-
7	Wholesale (total)	-	-	-
8	loans to corporates	-	-	-
9	commercial mortgage	-	-	-
10	lease and receivables	-	-	-
11	other wholesale	-	-	-
12	re-securitisation	-	-	-

## MARKET RISK

Template EU MR1 - Market risk under the standardised approach

		a
		RWEAs
<b>Outright products</b>		
1	Interest rate risk (general and specific)	35,638
2	Equity risk (general and specific)	1,028
3	Foreign exchange risk	-
4	Commodity risk	-
<b>Options</b>		
5	Simplified approach	-
6	Delta-plus approach	-
7	Scenario approach	-
8	Securitisation (specific risk)	-
9	<b>Total</b>	<b>36,666</b>