



**REPORT ON RISK AND CAPITAL MANAGEMENT
PILLAR3 OF THE BASEL
FOR THE FIRST HALF OF THE YEAR 2023**

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
		30-06-2023	31-03-2023	30-06-2023
1	Credit risk (excluding CCR)	2,118,493	2,084,378	169,479
2	Of which the standardised approach	2,118,493	2,084,378	169,479
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	14,203	36,655	1,136
7	Of which the standardised approach	4,171	25,319	334
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	-	-	-
EU 8b	Of which credit valuation adjustment - CVA	75	200	6
9	Of which other CCR	9,957	11,136	797
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)	46,785	45,114	3,743
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	46,785	45,114	3,743
EU 19a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	29,306	31,041	2,344
21	Of which the standardised approach	29,306	31,041	2,344
22	Of which IMA	-	-	-
EU 22a	Large exposures	-	-	-
23	Operational risk	221,464	221,464	17,717
EU 23a	Of which basic indicator approach	221,464	221,464	17,717
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	2,430,251	2,418,651	194,420

Template EU KM1 - Key metrics template

		a	b	c	d	e
		30-06-2023	31-03-2023	31-12-2022	30-09-2022	30-06-2022
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	415,624	418,407	439,170	376,371	381,713
2	Tier 1 capital	415,624	418,407	439,170	376,371	381,713
3	Total capital	476,649	438,407	459,170	396,371	401,713
Risk-weighted exposure amounts						
4	Total risk exposure amount	2,430,251	2,418,651	2,421,361	2,399,370	2,236,205
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	17.10%	17.30%	18.14%	15.69%	17.07%
6	Tier 1 ratio (%)	17.10%	17.30%	18.14%	15.69%	17.07%
7	Total capital ratio (%)	19.61%	18.13%	18.96%	16.52%	17.96%
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 (%)	2.05%	2.05%	1.60%	1.60%	1.60%
EU 7b	of which: to be made up of CET1 capital (percentage points)	0.012	0.012	0.009	0.009	0.009
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0.015	0.015	0.012	0.012	0.012
EU 7d	Total SREP own funds requirements (%)	15.51%	15.49%	15.03%	15.01%	14.85%
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 (%)	0.02%	0.01%	0.01%	0.01%	0.00%
EU 9a	Systemic risk buffer (%)	0.19%	0.18%	0.17%	0.16%	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%	1.00%	1.00%
11	Combined buffer requirement (%)	3.71%	3.69%	3.68%	3.66%	3.50%
EU 11a	Overall capital requirements (%)	13.76%	13.74%	13.28%	13.26%	13.10%
12	CET1 available after meeting the total SREP own funds requirements (%)	9.56%	8.08%	9.36%	6.92%	8.36%
Leverage ratio						
13	Total exposure measure	4,715,718	4,804,920	4,673,509	4,520,601	4,392,278
14	Leverage ratio (%)	8.81%	8.71%	9.40%	8.33%	8.69%
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)	440,233	534,242	682,724	826,516	925,690
EU 16a	Cash outflows - Total weighted value	483,283	508,600	524,760	525,281	508,617
EU 16b	Cash inflows - Total weighted value	258,327	201,564	145,591	106,280	72,455
16	Total net cash outflows (adjusted value)	224,956	307,036	379,170	419,002	436,162
17	Liquidity coverage ratio (%)	206.10%	186.09%	178.55%	197.02%	216.28%
Net Stable Funding Ratio						
18	Total available stable funding	3,656,657	3,512,041	3,664,932	3,452,741	3,379,611

19	Total required stable funding	2,726,304	2,650,745	2,663,430	2,684,789	2,506,383
20	NSFR ratio (%)	134.13%	132.49%	137.60%	128.60%	134.84%

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

		30-06-2023	31-03-2023	31-12-2022	30-09-2022	30-06-2022
Available capital (amounts)						
1	Common Equity Tier 1 (CET1) capital	415,624	418,407	439,170	376,371	381,713
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	404,937	408,289	420,243	357,263	362,183
3	Tier 1 capital	415,624	418,407	439,170	376,371	381,713
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	404,937	408,289	420,243	357,263	362,183
5	Total capital	476,649	438,407	459,170	396,371	401,713
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	465,963	428,289	440,243	377,263	382,183
Risk-weighted assets (amounts)						
7	Total risk-weighted assets	2,430,251	2,418,651	2,421,361	2,399,370	2,236,205
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,419,565	2,408,534	2,402,434	2,380,261	2,216,676
Capital ratios						
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	17.10%	17.30%	18.14%	15.69%	17.07%
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	16.74%	16.95%	17.49%	15.01%	16.34%
11	Tier 1 (as a percentage of risk exposure amount)	17.10%	17.30%	18.14%	15.69%	17.07%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.74%	16.95%	17.49%	15.01%	16.34%
13	Total capital (as a percentage of risk exposure amount)	19.61%	18.13%	18.96%	16.52%	17.96%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.26%	17.78%	18.32%	15.85%	17.24%
Leverage ratio						
15	Leverage ratio total exposure measure	4,715,718	4,804,920	4,673,509	4,520,601	4,392,278
16	Leverage ratio	8.81%	8.71%	9.40%	8.33%	8.69%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8.61%	8.52%	9.03%	7.94%	8.28%

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
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	189,432	{EU CC1, r36, b)}
3	Accumulated other comprehensive income (and other reserves)	14,577	{EU CC1, r31, b)} + {EU CC1, r33, b)}+{EU CC1, r34, b)}+{EU CC1, r35, b)}
EU-3a	Funds for general banking risk	47,682	{EU CC1, r32, b)}
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	-	
5	Minority interests (amount allowed in consolidated CET1)	-	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	-	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	429,330	The sum of rows 1-5a
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(109)	
8	Intangible assets (net of related tax liability) (negative amount)	(7,021)	{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)	(215)	
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	(6,362)	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(13,706)	Sum of rows 7-20a, 21, 22 and 25a-27a
29	Common Equity Tier 1 (CET1) capital	415,624	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)	415,624	Sum of rows 29 and r44
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	70,000	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	70,000	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)	(8,974)	
EU-56b	Other regulatory adjustments to T2 capital		
57	Total regulatory adjustments to Tier 2 (T2) capital	(8,974)	Sum of rows 52-56b
58	Tier 2 (T2) capital	61,026	max(0, [51 row minus 57 row])
59	Total capital (TC = T1 + T2)	476,649	Sum of rows 45 and 58
60	Total Risk exposure amount	2,430,251	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1 capital	17.10%	
62	Tier 1 capital	17.10%	
63	Total capita	19.61%	
64	Institution CET1 overall capital requirements	9.36%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	0.02%	
67	of which: systemic risk buffer requirement	0.19%	

EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	1.00%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.15%	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	9.56%	{C 03.00, r0220, c0010} / {C 02.00, r0010, c0010}
National minima (if different from Basel III)			
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)		
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)		
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)		
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach		
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)		
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements		
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)		
82	Current cap on AT1 instruments subject to phase out arrangements		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)		
84	Current cap on T2 instruments subject to phase out arrangements		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)		

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

	a	b	c
	Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference
	30-06-2023	30-06-2023	
Assets - Breakdown by asset classes according to the balance sheet in the published financial statements			
1	Cash and cash equivalents	420,607	419,684
2	Securities in the trading book	63,911	29,021
3	Due from other banks	2,741	2,741

4	Derivative financial instruments	389	389	
5	Loans to customers	2,519,009	2,519,009	
6	Finance lease receivables	272,280	272,280	
7	Investment securities at fair value	75,143	75,143	
8	Investment securities held to collect cash flows	804,446	791,990	
9	Investments in subsidiaries and associates	100	14,836	
10	Intangible assets	8,920	7,021	{EU CC1, r8, a)}
11	Property, plant and equipment	15,494	15,061	
12	Investment property	1,009	1,009	
13	Current income tax prepayment	4,931	4,927	
14	Deferred income tax asset	3,654	3,652	
15	Other assets	17,713	16,328	
16	Assets classified as held for sale	150	150	
17	Total assets	4,210,497	4,173,241	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
18	Due to other banks and financial institutions	553,232	553,535	
19	Derivative financial instruments	579	579	
20	Due to customers	2,856,013	2,856,534	
21	Special and lending funds	224,834	224,834	
22	Debt securities in issue	17,460	17,460	
22a	of which: accrued interest on issued debt securities	-	-	{EU CC1, r46, a)}
23	Current income tax liabilities	11,577	11,577	
24	Deferred income tax liabilities	1,423	1,423	
25	Liabilities related to insurance activities	38,710	-	
26	Other liabilities	37,228	36,513	
27	Liabilities related to assets classified as held for sale	-	-	
28	Total liabilities	3,739,258	3,700,657	
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 (-)	-	-	{EU CC1, r16, a)}
32	Reserve capital	756	756	{EU CC1, r3, a)}
33	Statutory reserve	47,804	47,682	{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	(7,786)	(7,786)	{EU CC1, r3, a)}
36	Other equity	1,700	1,607	{EU CC1, r3, a)}
37	Previous years retained earnings	187,870	189,432	{EU CC1, r2, a)}
38	Profit for the current year	41,458	41,456	
39	Total shareholders' equity	471,239	472,584	

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	2,245,071	-	22,978	-	46,785	2,314,834
011	USA	14,980	-	-	-	-	14,980
012	France	11,053	-	-	-	-	11,053
013	Germany	9,094	-	24	-	-	9,118
014	Sweden	7,168	-	-	-	-	7,168
015	Luxembourg	4,995	-	-	-	-	4,995
016	Great Britain	4,780	-	-	-	-	4,780
017	Italy	3,171	-	-	-	-	3,171
018	Ireland	3,027	-	-	-	-	3,027
019	Estonia	278	-	2,169	-	-	2,447
020	Other	7,483	-	400	-	-	7,883
021	Total	2,311,100	-	25,571	-	46,785	2,383,456

(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 – Securitisati positions in the non-trading book				
010	Lithuania	179,606	2,012	3,743	185,361	289,354	97.08%	0.00%
011	USA	1,198	-	-	1,198	1,873	0.63%	0.00%
012	France	884	0	-	884	1,382	0.46%	0.50%
013	Germany	728	24	-	751	1,140	0.39%	0.75%
014	Sweden	573	-	-	573	896	0.30%	2.00%
015	Luxembourg	400	-	-	400	624	0.21%	0.50%
016	Great Britain	382	-	-	382	598	0.20%	1.00%
017	Italy	254	-	-	254	396	0.13%	0.00%
018	Ireland	242	-	-	242	378	0.13%	0.50%
019	Estonia	22	204	-	227	306	0.12%	1.00%
021	Other	599	68	-	667	985	0.35%	0.00%
022	Total	184,888	2,308	3,743	190,939	297,932	100%	

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

	a
010 Total risk exposure amount	2,430,251
020 Institution specific countercyclical capital buffer rate	0.0177%
030 Institution specific countercyclical capital buffer requirement	430

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	4,210,497
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	-
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustment for eligible cash pooling transactions	-
8	Adjustment for derivative financial instruments	5,453
9	Adjustment for securities financing transactions (SFTs)	(6,682)
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	579,439
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	(128)
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	(72,876)
13	Total exposure measure	4,715,703

Template EU LR2 - LRCom: Leverage ratio common disclosure

		CRR leverage ratio exposures	
		a	b
		30-06-2023	31-12-2022
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	4,127,518	4,116,474
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)	(7,364)	(6,793)

7	Total on-balance sheet exposures (excluding derivatives and SFTs)	4,120,154	4,109,681
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	-	47,199
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	5,813	-
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	5,813	47,199
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	16,979	18,858
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	(6,682)	(8,980)
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	10,297	9,878
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	579,439	506,751
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	579,439	506,751
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	415,624	439,170
24	Total exposure measure	4,715,703	4,673,509
Leverage ratio			
25	Leverage ratio (%)	8.81%	9.40%

EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	8.81%	9.40%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	8.81%	9.40%
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		
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables		
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)		

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

		a
		CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	4,116,832
EU-2	Trading book exposures	-
EU-3	Banking book exposures, of which:	4,116,832
EU-4	Covered bonds	-
EU-5	Exposures treated as sovereigns	1,132,094
EU-6	Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns	-
EU-7	Institutions	58,987
EU-8	Secured by mortgages of immovable properties	1,623,501
EU-9	Retail exposures	625,887
EU-10	Corporates	462,720
EU-11	Exposures in default	64,475
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	149,168

DISCLOSURE OF LIQUIDITY REQUIREMENTS

Template EU LIQ1 - Quantitative information of LCR

Scope of consolidation (consolidated)

		Total unweighted value (average)			
EU 1a	Quarter ending on (30 June 2023)	30-06-2023	31-03-2023	31-12-2022	30-09-2022
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:	2,228,339	2,168,717	2,129,852	2,118,384
3	<i>Stable deposits</i>	1,112,614	1,123,676	1,122,780	1,108,942
4	<i>Less stable deposits</i>	743,206	741,800	727,859	710,950
5	Unsecured wholesale funding	535,762	536,399	551,538	543,702
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-	-	-
7	<i>Non-operational deposits (all counterparties)</i>	535,762	536,399	551,538	543,702
8	<i>Unsecured debt</i>	-	-	-	-
9	Secured wholesale funding				
10	Additional requirements	393,159	387,628	384,524	370,215
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	2,438	1,708	1,441	555
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-
13	<i>Credit and liquidity facilities</i>	390,721	385,920	383,084	369,660
14	Other contractual funding obligations	30,666	55,908	65,625	70,544
15	Other contingent funding obligations	131,217	100,412	74,472	58,411
16	TOTAL CASH OUTFLOWS				
CASH – INFLOWS					
17	Secured lending (e.g. reverse repos)	18,626	18,499	2,632	1,492
18	Inflows from fully performing exposures	158,107	158,046	153,988	111,963
19	Other cash inflows	127,467	69,920	17,791	19,611
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	304,200	246,465	174,411	133,066
ES-20a	Fully exempt inflows	-	-	-	-
ES-20b	Inflows subject to 90% cap	-	-	-	-
ES-20c	Inflows subject to 75% cap	304,200	246,465	174,411	133,066
TOTAL ADJUSTED VALUE					
21	LIQUIDITY BUFFER				
22	TOTAL NET CASH OUTFLOWS				
23	LIQUIDITY COVERAGE RATIO (%)				

(continued)		Total <u>weighted</u> value (average)			
		30-06-2023	31-03-2023	31-12-2022	30-09-2022
EU 1a	Quarter ending on (30 June 2023)				
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)	440,233	534,242	680,586	826,516
CASH – OUTFLOWS					
2	Retail deposits and deposits from small business customers, of which:	179,896	180,309	180,163	180,293
3	<i>Stable deposits</i>	55,631	56,184	56,139	55,447
4	<i>Less stable deposits</i>	96,073	95,729	93,638	91,213
5	Unsecured wholesale funding	227,226	229,720	238,453	237,127
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	-	-	-	-
7	<i>Non-operational deposits (all counterparties)</i>	227,226	229,720	238,453	237,127
8	<i>Unsecured debt</i>	-	-	-	-
9	Secured wholesale funding	-	-	-	-
10	Additional requirements	38,935	37,643	36,797	34,396
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	2,438	1,708	1,441	555
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-
13	<i>Credit and liquidity facilities</i>	36,497	35,935	35,356	33,841
14	Other contractual funding obligations	30,666	55,908	65,625	70,544
15	Other contingent funding obligations	6,561	5,021	3,724	2,921
16	TOTAL CASH OUTFLOWS	483,283	508,600	524,760	525,281
CASH – INFLOWS					
17	Secured lending (e.g. reverse repos)	4,419	4,323	2,631	1,490
18	Inflows from fully performing exposures	126,441	127,321	125,169	85,178
19	Other cash inflows	127,467	69,920	17,791	19,611
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	258,327	201,564	145,591	106,280
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>	258,327	201,564	145,591	106,280
TOTAL ADJUSTED VALUE					
21	LIQUIDITY BUFFER	440,233	534,242	680,586	826,516
22	TOTAL NET CASH OUTFLOWS	224,956	307,036	379,170	419,002
23	LIQUIDITY COVERAGE RATIO (%)	206.10%	186.09%	177.71%	197.02%

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 note 4 to Interim financial report Šiaulių bankas AB and the bank's Group for the first half of the year 2023.

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 0.73%.

The Financial Group's 99% of assets are accounted for in euro and 97 % 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 2023		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	415,623	-	-	-	476,649
2	<i>Own funds</i>	415,623	-	-	61,026	476,649
3	<i>Other capital instruments</i>		-	-	-	-
4	Retail deposits		1,860,784	295,516	164,416	2,177,497
5	<i>Stable deposits</i>		1,229,143	219,077	143,906	1,519,715
6	<i>Less stable deposits</i>		631,641	76,439	20,510	657,782
7	Wholesale funding:		531,630	31,438	488,879	749,614
8	<i>Operational deposits</i>		-	-	-	-
9	<i>Other wholesale funding</i>		531,630	31,438	488,879	749,614
10	Interdependent liabilities	-	-	-	-	-
11	Other liabilities:	579	62,972	12,249	246,772	252,897
12	<i>NSFR derivative liabilities</i>	579				
13	<i>All other liabilities and capital instruments not included in the above categories</i>		62,972	12,249	246,772	252,897
14	Total available stable funding (ASF)					3,656,657
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					424,284
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:		389,954	197,098	2,534,176	2,238,921
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>		209,927	11,239	2,170	28,782
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>		157,365	166,094	1,709,103	1,614,467
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>		101	62	734,001	494,591

23	<i>With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk</i>		20	37	646,955	420,549
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>		22,561	19,703	88,902	101,080
25	Interdependent assets		-	-	-	-
26	Other assets:	-	9,081	223	38,926	43,597
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>				389	19
31	<i>All other assets not included in the above categories</i>		9,081	223	38,926	43,578
32	Off-balance sheet items		71,230	67,452	246,882	19,502
33	Total RSF					2,726,304
34	Net Stable Funding Ratio (%)					134.13%

Scope of consolidation consolidated Quarter ending on 31 March 2023		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	418,407	-	-	-	438,407
2	<i>Own funds</i>	418,407	-	-	20,000	438,407
3	<i>Other capital instruments</i>		-	-	-	-
4	Retail deposits		1,936,140	190,983	136,377	2,119,982
5	<i>Stable deposits</i>		1,242,390	141,489	111,559	1,426,244
6	<i>Less stable deposits</i>		693,750	49,494	24,818	693,738
7	Wholesale funding:		694,449	9,955	485,830	740,585
8	<i>Operational deposits</i>		-	-	-	-
9	<i>Other wholesale funding</i>		694,449	9,955	485,830	740,585
10	Interdependent liabilities		-	-	-	-
11	Other liabilities:	2,038	78,336	10,897	207,619	213,068
12	<i>NSFR derivative liabilities</i>	2,038				
13	<i>All other liabilities and capital instruments not included in the above categories</i>		78,336	10,897	207,619	213,068
14	Total available stable funding (ASF)					3,512,041
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					413,471
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:		402,915	190,794	2,460,319	2,176,480
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>		240,752	532	2,748	26,679

20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		135,426	173,081	1,664,621	1,569,181
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:		229	91	697,379	469,994
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		148	48	614,690	399,647
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		26,508	17,090	95,571	110,626
25	Interdependent assets		-	-	-	-
26	Other assets:	-	9,472	262	35,419	40,327
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				818	41
31	All other assets not included in the above categories		9,472	262	35,419	40,286
32	Off-balance sheet items		52,140	86,814	264,186	20,467
33	Total RSF					2,650,745
34	Net Stable Funding Ratio (%)					132.49%

CREDIT RISK AND CREDIT QUALITY

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

	a	b	c	Gross carrying amount/nominal amount				h		
				Performing exposures			Non-performing exposures			
				Of which stage 1	Of which stage 2	of which: purchased or originated credit-impaired financial assets	Of which stage 2		Of which stage 3	of which: purchased or originated credit-impaired financial assets
005	Cash balances at central banks and other demand deposits	339,995	339,995							
010	Loans and advances	2,755,164	2,583,653	170,129	1,382	84,743	2	84,632	109	
020	Central banks									
030	General governments	64,883	60,128	4,755						
040	Credit institutions	5,040	5,040							
050	Other financial corporations	52,285	51,600	685		4		4		
060	Non-financial corporations	1,467,540	1,328,649	137,509	1,382	61,141	2	61,030	109	
070	Of which SMEs	1,303,937	1,191,492	111,063	1,382	57,448		57,339	109	

080	Households	1,165,416	1,138,236	27,180		23,598		23,598		
090	Debt securities	863,681	860,745	2,936						
100	Central banks									
110	General governments	733,531	733,531							
120	Credit institutions	2,241	2,241							
130	Other financial corporations	35,554	34,587	967						
140	Non-financial corporations	92,355	90,386	1,969						
150	Off-balance-sheet exposures	612,427	603,526	8,901		1,388		1,388		
160	Central banks									
170	General governments	17,837	17,823	14						
180	Credit institutions	893	893							
190	Other financial corporations	45,446	45,446							
200	Non-financial corporations	458,117	449,382	8,735		752		752		
210	Households	90,134	89,982	152		636		636		
220	Total	4,571,267	4,387,919	181,966		1,382	86,131	2	86,020	109

(continued)

		i	j	k	l	m	n	o	p	q	r		s
		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: purchased or originated credit-impaired financial assets	Of which stage 2	Of which stage 3	of which: purchased or originated credit-impaired financial assets						
005	Cash balances at central banks and other demand deposits	(39)	(39)										
010	Loans and advances	(23,404)	(20,389)	(3,005)	(10)	(20,854)		(20,773)	(81)		2,120,569	55,982	
020	Central banks												
030	General governments	(94)	(80)	(14)							5,135		
040	Credit institutions												
050	Other financial corporations	(534)	(533)	(1)		(4)		(4)			38,384		
060	Non-financial corporations	(14,767)	(12,690)	(2,067)	(10)	(11,897)		(11,816)	(81)		1,291,959	46,787	
070	Of which SMEs	(11,968)	(10,742)	(1,216)	(10)	(10,223)		(10,142)	(81)		1,148,334	44,848	
080	Households	(8,009)	(7,086)	(923)		(8,953)		(8,953)			785,091	9,195	
090	Debt securities	(516)	(316)	(200)									
100	Central banks												
110	General governments	(214)	(214)										
120	Credit institutions	(3)	(3)										

130	Other financial corporations	(138)	(24)	(114)								
140	Non-financial corporations	(161)	(75)	(86)								
150	Off-balance-sheet exposures	428	428									
160	Central banks											
170	General governments											
180	Credit institutions											
190	Other financial corporations											
200	Non-financial corporations	428	428									
210	Households											
220	Total	(23,531)	(20,316)	(3,205)	(10)	(20,854)	-	(20,773)	(81)	-	2,120,569	55,982

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	339,956	2,278,245	384,290	132,550	3,941	3,138,982
2	Debt securities	-	341,488	508,482	13,196	-	863,165
3	Total	339,956	2,619,733	892,772	145,746	3,941	4,002,148

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	74,737
020	Inflows to non-performing portfolios	24,367
030	Outflows from non-performing portfolios	(14,361)
040	Outflows due to write-offs	(45)
050	Outflow due to other situations	(14,316)
060	Final stock of non-performing loans and advances	84,743

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	74,737	
020	Inflows to non-performing portfolios	24,367	
030	Outflows from non-performing portfolios	(14,361)	
040	Outflow to performing portfolio	(4,888)	
050	Outflow due to loan repayment, partial or total	(6,233)	
060	Outflow due to collateral liquidations	(835)	835
070	Outflow due to taking possession of collateral	(1)	1
080	Outflow due to sale of instruments	(847)	847

090	Outflow due to risk transfers	-	-
100	Outflows due to write-offs	(45)	
110	Outflow due to other situations	(1,512)	
120	Outflow due to reclassification as held for sale	-	
130	Final stock of non-performing loans and advances	84,743	

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		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
		Performing forborne	Non-performing forborne			On performing forborne exposures	On performing forborne exposures				
	Of which defaulted		Of which impaired								
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	47,768	39,988	39,988	39,988	(927)	(10,969)	71,749	27,178		
020	Central banks	-	-	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-	-	-
050	Other financial corporations	-	-	-	-	-	-	-	-	-	-
060	Non-financial corporations	44,983	32,670	32,670	32,670	(920)	(7,205)	67,925	24,871		
070	Households	2,785	7,318	7,318	7,318	(7)	(3,764)	3,824	2,307		
080	Debt Securities	-	-	-	-	-	-	-	-	-	-
090	Loan commitments given	889	-	-	-	-	-	-	-	-	-
100	Total	48,657	39,988	39,988	39,988	(927)	(10,969)	71,749	27,178		

Template EU CQ2: Quality of forbearance

	a
	Gross carrying amount of forborne exposures
Loans and advances that have been forborne more than twice	479
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	35,489

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	3,706,964	84,743			84,743	3,701,425	(44,774)
020	Lithuania	3,435,040	84,738	84,738	3,431,663	(44,616)		-
030	Latvia	110,727	2	2	110,727	(41)		-
040	Other countries	161,197	3	3	159,035	(117)		-
050	Off-balance-sheet exposures	613,815	1,388	1,388			428	
060	Lithuania	613,393	1,388	1,388			428	
070	Other countries	422	-	-			-	
080	Total	4,320,779	86,131	86,131	3,701,425	(44,774)	428	-

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	49,567	4 171			4 171	49 567
020	Mining and quarrying	4,747	-	-	4 747	(2)	-
030	Manufacturing	184,310	4 142	4 142	184 310	(5 831)	-
040	Electricity, gas, steam and air conditioning supply	71,379	898	898	71,379	(1,569)	-
050	Water supply	21,190	183	183	21,190	(224)	-
060	Construction	142,850	3,120	3,120	142,850	(2,551)	-
070	Wholesale and retail trade	179,570	6,502	6,502	179,570	(2,409)	-
080	Transport and storage	109,830	7,391	7,391	109,830	(1,685)	-
090	Accommodation and food service activities	42,183	9,953	9,953	42,183	(1,783)	-
100	Information and communication	5,509	21	21	5,509	(101)	-
110	Financial and insurance activities	3,395	294	294	3,395	(295)	-
120	Real estate activities	450,987	20,718	20,718	450,987	(5,285)	-
130	Professional, scientific and technical activities	59,332	943	943	59,332	(1,303)	-
140	Administrative and support service activities	154,966	2 250	2,250	154,966	(2,464)	-
150	Public administration and defence, compulsory social security	-	-	-	-	-	-
160	Education	2,457	7	7	2,457	(10)	-
170	Human health services and social work activities	28,237	320	320	28,237	(432)	-
180	Arts, entertainment and recreation	10,666	25	25	10,666	(43)	-

190	Other services	7,506	203	203	7,506	(92)	-
200	Total	1,528,681	61,141	61,141	1,528,681	(26,664)	-

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	2,843,284	2,758,541	19,908	84,743	54,254	30,489	12,976	7,134	4,536	2,036	988	2,819
020	Of which secured	2,225,850	2,149,466	16,797	76,384	50,199	30,366	11,126	6,169	3,974	1,913	986	2,018
030	Of which secured with immovable property	1,923,413	1,760,591	5,929	62,822	47,540	15,281	7,027	2,052	2,751	1,320	598	1,533
040	Of which instruments with LTV higher than 60% and lower or equal to 80%	540,345	533,731		6,614	5,290	1,324						
050	Of which instruments with LTV higher than 80% and lower or equal to 100%	201,832	199,958		1,874	1,406	468						
060	Of which instruments with LTV higher than 100%	38,295	37,232		1,063	-	1,063						
070	Accumulated impairment for secured assets	(33,589)	(16,430)	(631)	(17,159)	(8,936)	(8,222)	(911)	(1,756)	(1,454)	(1,002)	(682)	(2,418)
080	Collateral												
090	Of which value capped at the value of exposure	2,026,216	1,976,973	6,995	49,243	36,951	12,292	7,592	2,218	995	804	298	385
100	Of which immovable property	1,693,142	1,647,564	5,159	45,578	36,317	9,261	6,194	1,097	933	479	200	358
110	Of which value above the cap	6,360,016	5,810,566	21,436	549,450	416,036	133,414	-	-	-	-	-	-
120	Of which immovable property	2,896,451	2,669,069	7,112	227,382	177,342	50,040	-	-	-	-	-	-
130	Financial guarantees received	150,335	143,596	6,836	6,739	1,413	5,326	2,186	2,181	941	9	6	3
140	Accumulated partial write-off	-	-	-	-	-	-	-	-	-	-	-	-

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	64	-
030	<i>Residential immovable property</i>	-	-
040	<i>Commercial Immovable property</i>	-	-
050	<i>Movable property (auto, shipping, etc.)</i>	64	-
060	<i>Equity and debt instruments</i>	-	-
070	<i>Other collateral</i>	-	-
080	Total	64	-

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	68	-	68	-	68	-	-	-	-	-	-	-
030	<i>Residential immovable property</i>	-	-	-	-	-	-	-	-	-	-	-	-
040	<i>Commercial immovable property</i>	-	-	-	-	-	-	-	-	-	-	-	-
050	<i>Movable property (auto, shipping, etc.)</i>	68	-	68	-	68	-	-	-	-	-	-	-
060	<i>Equity and debt instruments</i>	-	-	-	-	-	-	-	-	-	-	-	-
070	<i>Other collateral</i>	-	-	-	-	-	-	-	-	-	-	-	-
080	Total	68	-	68	-	68	-	-	-	-	-	-	-

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	Of which secured by credit derivatives
		a	b	c	d	e
1	Loans and advances	962,431	2,176,551	2,026,216	150,335	-
2	Debt securities	863,165	-	-	-	-
3	Total	1,825,596	2,176,551	2,026,216	150,335	-
4	<i>Of which non-performing exposures</i>	7,907	55,982	49,243	6,739	-
EU-5	<i>Of which defaulted</i>	7,907	55,982			

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	1,059,800	-	1,059,800	-	6,550	0.62%
2	Regional government or local authorities	65,058	12,125	65,058	3,813	16	0.02%
3	Public sector entities	12,329	1,500	40,904	750	11,624	27.90%
4	Multilateral development banks	866	-	866	-	-	0.00%
5	International organisations	-	-	-	-	-	-
6	Institutions	63,455	893	61,434	447	24,557	39.68%
7	Corporates	474,512	269,193	453,795	126,976	500,481	86.18%
8	Retail	625,988	84,382	622,804	38,727	459,261	69.42%
9	Secured by mortgages on immovable property	1,545,291	166,657	1,539,650	73,609	778,782	48.27%
10	Exposures in default	64,475	1,471	60,907	709	66,451	107.85%
11	Exposures associated with particularly high risk	78,210	43,197	75,825	19,915	143,610	150.00%
12	Covered bonds	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-
14	Collective investment undertakings	10,238	-	3,375	-	42,188	1250.00%
15	Equity	693	-	693	-	693	100.00%
16	Other items	135,944	-	135,638	-	55,910	41.22%
17	Total	4,136,859	579,418	4,120,749	264,946	2,090,121	47.66%

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	1,042,050	-	-	-	9,620	-	7,009	-	-
2	Regional government or local authorities	68,840	-	-	-	-	-	31	-	-
3	Public sector entities	28,575	-	-	-	-	-	2,911	-	-
4	Multilateral development banks	866	-	-	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-	-	-	-
6	Institutions	-	-	-	-	23,212	-	37,508	-	-
7	Corporates	-	-	-	-	-	-	21,653	-	-
8	Retail	-	-	-	-	-	-	-	-	661,531
9	Secured by mortgages on immovable property	-	-	-	-	-	651,167	597,794	-	-
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	79,728	-	-	-	-	-	-	-	-
17	Total	1,220,059	-	-	-	32,832	651,167	666,906	-	661,531

(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	1,121	-	-	-	-	-	1,059,800	320,525
2	Regional government or local authorities	-	-	-	-	-	-	68,871	68,871
3	Public sector entities	10,168	-	-	-	-	-	41,654	31,486
4	Multilateral development banks	-	-	-	-	-	-	866	-
5	International organisations	-	-	-	-	-	-	-	-
6	Institutions	1,161	-	-	-	-	-	61,881	3,771
7	Corporates	559,118	-	-	-	-	-	580,771	492,917
8	Retail	-	-	-	-	-	-	661,531	661,531
9	Secured by mortgages on immovable property	364,298	-	-	-	-	-	1,613,259	1,613,259
10	Exposures in default	51,946	9,670	-	-	-	-	61,616	61,616
11	Exposures associated with particularly high risk	-	95,740	-	-	-	-	95,740	95,740
12	Covered bonds	-	-	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-

14	Collective investment undertakings	-	-	-	-	3,375	-	3,375	3,375
15	Equity	693	-	-	-	-	-	693	693
16	Other items	55,910	-	-	-	-	-	135,638	135,638
17	Total	1,044,415	105,410	-	-	3,375	-	4,385,695	3,489,423

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)	268	3,884		1.4	5,813	5,813	5,813	4,171
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)					16,979	10,315	10,297	9,957
5	VaR for SFTs								
6	Total					22,792	16,128	16,110	14,128

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

		a	b
		Exposure value	RWEA
1	Total transactions subject to the Advanced method		
2	i) VaR component (including the 3x multiplier)		
3	ii) stressed VaR component (including the 3x multiplier)		
4	Transactions subject to the Standardised method	297	75
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	297	75

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	-	-	-	-	2,021	-	-	-	-	-	-	2,021
7	Corporates	-	-	-	-	-	-	-	-	6,819	-	-	6,819
8	Retail	-	-	-	-	-	-	-	101	-	-	-	101
9	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-
10	Other items	-	-	-	-	-	-	-	-	7,169	-	-	7,169
11	Total exposure value	-	-	-	-	2,021	-	-	101	13,988	-	-	16,110

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	533,000	-	-	-	-	-	-	-
7	Equity securities	44,465	-	-	-	-	-	-	-
8	Other collateral	-	-	-	-	-	-	-	-
9	Total	557,465	-	-	-	-	-	-	-

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	h - k	l - o	
		Institution acts as originator								Institution acts as sponsor	Institution acts as investor
		Traditional				Synthetic		Sub-total			
		STS	Non-STS		of which SRT						
		of which SRT	of which SRT		of which SRT						
1	Total exposures	-	-	43,724	43,724	-	-	43,724	-	-	
2	Retail (total)	-	-	43,724	43,724	-	-	43,724	-	-	
3	residential mortgage	-	-	-	-	-	-	-	-	-	

4	credit card	-	-	-	-	-	-	-	-	-
5	other retail exposures	-	-	43,724	43,724	-	-	43,724	-	-
6	re-securitisation	-	-	-	-	-	-	-	-	-
7	Wholesale (total)	-	-	-	-	-	-	-	-	-
8	loans to corporates	-	-	-	-	-	-	-	-	-
9	commercial mortgage	-	-	-	-	-	-	-	-	-
10	lease and receivables	-	-	-	-	-	-	-	-	-
11	other wholesale	-	-	-	-	-	-	-	-	-
12	re-securitisation	-	-	-	-	-	-	-	-	-

Template EU-SEC2 - Securitisation exposures in the trading book

Not relevant

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 – 50% RW	> 50– 100% RW	> 100– 1 250 % RW	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250% RW / deductions	
1	Total exposures	-	-	-	43,724	-	-	-	43,724	-	
2	Traditional) transactions	-	-	-	43,724	-	-	-	43,724	-	
3	Securitisation	-	-	-	43,724	-	-	-	43,724	-	
4	Retail	-	-	-	43,724	-	-	-	43,724	-	
5	Of which STS	-	-	-	-	-	-	-	-	-	
6	Wholesale	-	-	-	-	-	-	-	-	-	
7	Of which STS	-	-	-	-	-	-	-	-	-	
8	Re-securitisation	-	-	-	-	-	-	-	-	-	
9	Synthetic transactions	-	-	-	-	-	-	-	-	-	
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	1 250 % RW	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1 250 % RW	
1	Total exposures	-	-	46,785	-	-	-	3,743	-	
2	Traditional) transactions	-	-	46,785	-	-	-	3,743	-	
3	Securitisation	-	-	46,785	-	-	-	3,743	-	
4	Retail	-	-	46,785	-	-	-	3,743	-	
5	Of which STS	-	-	-	-	-	-	-	-	
6	Wholesale	-	-	-	-	-	-	-	-	
7	Of which STS	-	-	-	-	-	-	-	-	
8	Re-securitisation	-	-	-	-	-	-	-	-	
9	Synthetic transactions	-	-	-	-	-	-	-	-	
10	Securitisation	-	-	-	-	-	-	-	-	

11	Retail underlying	-	-	-	-	-	-	-	-
12	Wholesale	-	-	-	-	-	-	-	-
13	Re-securitisation	-	-	-	-	-	-	-	-

Template EU-SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor

Not relevant

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	Total exposures	99,433	-	-
2	Retail (total)	99,433	-	-
3	residential mortgage	-	-	-
4	credit card	-	-	-
5	other retail exposures	99,433	-	-
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
Outright products		
1	Interest rate risk (general and specific)	28,736
2	Equity risk (general and specific)	570
3	Foreign exchange risk	-
4	Commodity risk	-
Options		
5	Simplified approach	-
6	Delta-plus approach	-
7	Scenario approach	-
8	Securitisation (specific risk)	-
9	Total	29,306

DISCLOSURE OF INTEREST RATE RISK FOR POSITIONS NOT INCLUDED IN THE TRADING BOOK

Table EU IRRBBA - Qualitative information on interest rate risks of non-trading book activities

Bank identifies the following sources of interest rate risk: GAP (repricing) risk; option risk, basis risk. Bank calculate changes in net interest income (over 1 year period) and changes in economic value of equity. Bank manages IRRBB risk using asset and liability management – debt securities portfolio formation principles and deposit pricing according to its term.

Bank is calculating net interest income and economic value of equity measures on the monthly basis.

Bank measures changes in earnings using 200 bp up/down interest rate scenario. The impact of interest rates shocks on EVE is assessed based on scenarios 1-6 set out in annex III in guidelines EBA/GL/2018/02.

Stress testing baseline scenario is build using interest rate 10-year period historical data and market interest rate forecast for the upcoming year. Adverse scenarios are calculated from interest rate historical data covering the 2008 financial crisis.

IRRBB hedging is not applicable. Cash flows are modelled according to their repricing or maturity dates which are either contractually fixed or based on behavioural (prepayments for fixed interest rate loans, core part for non-maturing deposits. term deposit early termination) assumptions. Cash flows are modelled dependent on interest rate scenarios and including behaviour and automatic optionality. Euribor forward rates are used for cash flow repricing in the future. In EVE calculation embedded option valuation is included.

EVE and NII measures are significant, because Bank has defined IRRBB risk appetite and set risk limits (EVE and NII) based on risk appetite.

There is a variation in NII, because NII methodology was adjusted due to technical calculation capabilities. Average repricing maturity for retail non-maturity deposits 0,86 years and 0,47 years for wholesale non-financial non-maturity deposits; Longest repricing maturity of non-maturity deposits 2 years.

Template EU IRRBB1 - Interest rate risks of non-trading book activities

Supervisory shock scenarios		a	b	c	d
		Changes of the economic value of equity		Changes of the net interest income	
		Current period	Last period	Current period	Last period
1	Parallel up	(9,912)	(19,613)	29,828	18,876
2	Parallel down	24,329	31,482	(29,854)	(18,894)
3	Steeper	(7,376)	(11,539)		
4	Flattener	6,674	8,793		
5	Short rates up	2,577	1,823		
6	Short rates down	(2,894)	(1,959)		

DISCLOSURE OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE RISKS (ESG RISKS)

Template 1: Banking book- Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity

	Sector/subsector	a	b	c	d	e
		Gross carrying amount (in M EUR)				
			Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures
1	Exposures towards sectors that highly contribute to climate change*	1,308.79	25.9		128.8	57.07
2	A - Agriculture, forestry and fishing	49.57			11.56	4.17
3	B - Mining and quarrying	4.75	0.19		0.05	0
4	<i>B.05 - Mining of coal and lignite</i>	0			0	0
5	<i>B.06 - Extraction of crude petroleum and natural gas</i>	0			0	0
6	<i>B.07 - Mining of metal ores</i>	0			0	0
7	<i>B.08 - Other mining and quarrying</i>	4.75	0.19		0.05	0
8	<i>B.09 - Mining support service activities</i>	0			0	0
9	C - Manufacturing	215.11			29.66	4.14
10	<i>C.10 - Manufacture of food products</i>	35.36			16.42	3.3
11	<i>C.11 - Manufacture of beverages</i>	0.44			0.18	0
12	<i>C.12 - Manufacture of tobacco products</i>	0			0	0
13	<i>C.13 - Manufacture of textiles</i>	4.34			2.05	0
14	<i>C.14 - Manufacture of wearing apparel</i>	7.33			5.18	0
15	<i>C.15 - Manufacture of leather and related products</i>	0.05			0	0
16	<i>C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials</i>	35.03			0.18	0.06
17	<i>C.17 - Manufacture of pulp, paper and paperboard</i>	12.96			0.37	0
18	<i>C.18 - Printing and service activities related to printing</i>	4.42			0.75	0
19	<i>C.19 - Manufacture of coke oven products</i>	0			0	0
20	<i>C.20 - Production of chemicals</i>	10.01			0	0
21	<i>C.21 - Manufacture of pharmaceutical preparations</i>	0			0	0
22	<i>C.22 - Manufacture of rubber products</i>	7.75			1.98	0.51
23	<i>C.23 - Manufacture of other non-metallic mineral products</i>	5.63			0.08	0.11
24	<i>C.24 - Manufacture of basic metals</i>	0			0	0
25	<i>C.25 - Manufacture of fabricated metal products, except machinery and equipment</i>	21.7			0.6	0.02
26	<i>C.26 - Manufacture of computer, electronic and optical products</i>	2.45			0	0
27	<i>C.27 - Manufacture of electrical equipment</i>	5.77			0.01	0

28	C.28 - Manufacture of machinery and equipment n.e.c.	6.56			0.83	0.01
29	C.29 - Manufacture of motor vehicles, trailers and semi-trailers	7.38			0	0
30	C.30 - Manufacture of other transport equipment	14.51			0.09	0
31	C.31 - Manufacture of furniture	6.18			0.76	0.1
32	C.32 - Other manufacturing	7.96			0.15	0.03
33	C.33 - Repair and installation of machinery and equipment	19.28			0.03	0
34	D - Electricity, gas, steam and air conditioning supply	89.72	2.42		6.09	0.9
35	D35.1 - Electric power generation, transmission and distribution	49.7			2.04	0
36	D35.11 - Production of electricity	30.61			2.03	0
37	D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	2.42	2.42		2.08	0.17
38	D35.3 - Steam and air conditioning supply	37.6			1.97	0.73
39	E - Water supply; sewerage, waste management and remediation activities	21.19			3.81	0.18
40	F - Construction	142.85			18.01	3.12
41	F.41 - Construction of buildings	106.42			13.35	0.28
42	F.42 - Civil engineering	18.71			3.71	2.13
43	F.43 - Specialised construction activities	17.72			0.95	0.71
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	179.57	23.29		14.27	6.5
45	H - Transportation and storage	112.86			8.66	7.39
46	H.49 - Land transport and transport via pipelines	67.34			7.51	0.14
47	H.50 - Water transport	0.2			0.04	0
48	H.51 - Air transport	3.09			0	0
49	H.52 - Warehousing and support activities for transportation	42.23			1.11	7.25
50	H.53 - Postal and courier activities	0			0	0
51	I - Accommodation and food service activities	42.18			10.11	9.95
52	L - Real estate activities	450.99			26.58	20.72
53	Exposures towards sectors other than those that highly contribute to climate change*	299.04			10.68	4.07
54	K - Financial and insurance activities	3.4			1.18	0.29
55	Exposures to other sectors (NACE codes J, M - U)	295.64			9.5	3.78
56	TOTAL	1,607.83	25.9		139.48	61.14

(continued)

Sector/subsector	f	g	h		
				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (in M EUR)	
				Of which Stage 2 exposures	Of which non-performing exposures
1	Exposures towards sectors that highly contribute to climate change*	-21.97	-1.83	-10.13	
2	A - Agriculture, forestry and fishing	-0.59	-0.1	-0.29	
3	B - Mining and quarrying	0	0	0	
4	B.05 - Mining of coal and lignite	0	0	0	
5	B.06 - Extraction of crude petroleum and natural gas	0	0	0	
6	B.07 - Mining of metal ores	0	0	0	
7	B.08 - Other mining and quarrying	0	0	0	

8	<i>B.09 - Mining support service activities</i>	0	0	0
9	C - Manufacturing	-5.85	-0.8	-1.94
10	<i>C.10 - Manufacture of food products</i>	-1.86	-0.41	-1.34
11	<i>C.11 - Manufacture of beverages</i>	-0.01	0	0
12	<i>C.12 - Manufacture of tobacco products</i>	0	0	0
13	<i>C.13 - Manufacture of textiles</i>	-0.03	-0.01	0
14	<i>C.14 - Manufacture of wearing apparel</i>	-0.29	-0.27	0
15	<i>C.15 - Manufacture of leather and related products</i>	0	0	0
16	<i>C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials</i>	-1.22	0	-0.01
17	<i>C.17 - Manufacture of pulp, paper and paperboard</i>	-0.13	0	0
18	<i>C.18 - Printing and service activities related to printing</i>	-0.09	-0.02	0
19	<i>C.19 - Manufacture of coke oven products</i>	0	0	0
20	<i>C.20 - Production of chemicals</i>	-0.03	0	0
21	<i>C.21 - Manufacture of pharmaceutical preparations</i>	0	0	0
22	<i>C.22 - Manufacture of rubber products</i>	-0.66	-0.01	-0.51
23	<i>C.23 - Manufacture of other non-metallic mineral products</i>	-0.11	0	-0.08
24	<i>C.24 - Manufacture of basic metals</i>	0	0	0
25	<i>C.25 - Manufacture of fabricated metal products, except machinery and equipment</i>	-0.41	-0.01	0
26	<i>C.26 - Manufacture of computer, electronic and optical products</i>	-0.02	0	0
27	<i>C.27 - Manufacture of electrical equipment</i>	-0.06	0	0
28	<i>C.28 - Manufacture of machinery and equipment n.e.c.</i>	-0.05	-0.04	0
29	<i>C.29 - Manufacture of motor vehicles, trailers and semi-trailers</i>	-0.02	0	0
30	<i>C.30 - Manufacture of other transport equipment</i>	-0.02	0	0
31	<i>C.31 - Manufacture of furniture</i>	-0.17	-0.01	0
32	<i>C.32 - Other manufacturing</i>	-0.07	-0.02	0
33	<i>C.33 - Repair and installation of machinery and equipment</i>	-0.6	0	0
34	D - Electricity, gas, steam and air conditioning supply	-1.59	-0.1	-0.07
35	<i>D35.1 - Electric power generation, transmission and distribution</i>	-1.18	0	0
36	<i>D35.11 - Production of electricity</i>	-1.15	0	0
37	<i>D35.2 - Manufacture of gas; distribution of gaseous fuels through mains</i>	-0.06	-0.06	0
38	<i>D35.3 - Steam and air conditioning supply</i>	-0.35	-0.04	-0.07
39	E - Water supply; sewerage, waste management and remediation activities	-0.22	-0.1	-0.01
40	F - Construction	-2.55	-0.21	-1.78
41	<i>F.41 - Construction of buildings</i>	-0.56	-0.17	-0.07
42	<i>F.42 - Civil engineering</i>	-1.76	-0.03	-1.67
43	<i>F.43 - Specialised construction activities</i>	-0.23	-0.01	-0.04
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	-2.41	-0.25	-1.22
45	H - Transportation and storage	-1.69	-0.09	-0.14
46	<i>H.49 - Land transport and transport via pipelines</i>	-0.79	-0.08	-0.07
47	<i>H.50 - Water transport</i>	0	0	0
48	<i>H.51 - Air transport</i>	0	0	0
49	<i>H.52 - Warehousing and support activities for transportation</i>	-0.9	-0.01	-0.07
50	<i>H.53 - Postal and courier activities</i>	0	0	0
51	I - Accommodation and food service activities	-1.78	-0.04	-1.52
52	L - Real estate activities	-5.29	-0.14	-3.16
53	Exposures towards sectors other than those that highly contribute to climate change*	-4.76	-0.24	-1.77
54	K - Financial and insurance activities	-0.3	-0.03	-0.08
55	Exposures to other sectors (NACE codes J, M - U)	-4.46	-0.21	-1.69
56	TOTAL	-26.73	-2.07	-11.9

(continued)

	Sector/subsector	i	j	k	l	m	n	o	p
		GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)	Of which Scope 3 financed emissions	GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
1	Exposures towards sectors that highly contribute to climate change*	124,327.83		3.57	1,140.41	74.95	93.35	0.08	3.95
2	A - Agriculture, forestry and fishing	26,893.96		0	39.1	9.29	1.18	0	3.9
3	B - Mining and quarrying	3,196.78		34.8	4.75	0	0	0	2.44
4	<i>B.05 - Mining of coal and lignite</i>				0	0	0	0	0
5	<i>B.06 - Extraction of crude petroleum and natural gas</i>	1,236.41		100	0	0	0	0	0
6	<i>B.07 - Mining of metal ores</i>				0	0	0	0	0
7	<i>B.08 - Other mining and quarrying</i>	1,960.37		0	4.75	0	0	0	2.44
8	<i>B.09 - Mining support service activities</i>				0	0	0	0	0
9	C - Manufacturing	29,744.42		2.11	205.73	9.38	0	0	2.16
10	<i>C.10 - Manufacture of food products</i>	3,596.34		12.92	35.28	0.08	0	0	1.01
11	<i>C.11 - Manufacture of beverages</i>	121.26		0	0.44	0	0	0	3.3
12	<i>C.12 - Manufacture of tobacco products</i>				0	0	0	0	0
13	<i>C.13 - Manufacture of textiles</i>	432.65		0	4.34	0	0	0	3.01
14	<i>C.14 - Manufacture of wearing apparel</i>	595.88		0	7.33	0	0	0	1.69
15	<i>C.15 - Manufacture of leather and related products</i>	5.53		0	0.05	0	0	0	0.77
16	<i>C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials</i>	9,179.2		5.31	34.07	0.96	0	0	3.73
17	<i>C.17 - Manufacture of pulp, paper and paperboard</i>	927.86		0	11.4	1.56	0	0	3.35
18	<i>C.18 - Printing and service activities related to printing</i>	884.19		0	4.42	0	0	0	3.68
19	<i>C.19 - Manufacture of coke oven products</i>				0	0	0	0	0
20	<i>C.20 - Production of chemicals</i>	2,348.37		66.86	10.01	0	0	0	1.16
21	<i>C.21 - Manufacture of pharmaceutical preparations</i>				0	0	0	0	0
22	<i>C.22 - Manufacture of rubber products</i>	1,024.83		0	5.93	1.82	0	0	2.77
23	<i>C.23 - Manufacture of other non-metallic mineral products</i>	3,039.04		0	5.63	0	0	0	2.51
24	<i>C.24 - Manufacture of basic metals</i>				0	0	0	0	0
25	<i>C.25 - Manufacture of fabricated metal products, except machinery and equipment</i>	4,561.02		0	18.7	3	0	0	2.49
26	<i>C.26 - Manufacture of computer, electronic and optical products</i>	24.69		0	0.72	1.73	0	0	5.16
27	<i>C.27 - Manufacture of electrical equipment</i>	419.2		0	5.77	0	0	0	0.72
28	<i>C.28 - Manufacture of machinery and equipment n.e.c.</i>	89.6		0	6.51	0.05	0	0	2.45
29	<i>C.29 - Manufacture of motor vehicles, trailers and semi-trailers</i>	167.65		84.9	7.38	0	0	0	0.83
30	<i>C.30 - Manufacture of other transport equipment</i>	689.32		52.38	14.33	0.18	0	0	1.3
31	<i>C.31 - Manufacture of furniture</i>	669.97		0	6.18	0	0	0	1.91
32	<i>C.32 - Other manufacturing</i>	331.69		0	7.96	0	0	0	1.67

33	<i>C.33 - Repair and installation of machinery and equipment</i>	636.13		0	19.28	0	0	0	1.46
34	D - Electricity, gas, steam and air conditioning supply	38,685.20		12.41	59.39	5.63	24.7	0	6.86
35	<i>D35.1 - Electric power generation, transmission and distribution</i>	12,068.74		22.55	49.7	0	0	0	2.32
36	<i>D35.11 - Production of electricity</i>	5,567.90		0	30.61	0	0	0	2.99
37	<i>D35.2 - Manufacture of gas; distribution of gaseous fuels through mains</i>	103.78		0	2.42	0	0	0	3.57
38	<i>D35.3 - Steam and air conditioning supply</i>	26,512.68		0	7.27	5.63	24.7	0	13.06
39	E - Water supply; sewerage, waste management and remediation activities	6.33		0	13.07	1.68	6.44	0	7.26
40	F - Construction	6,161.77		0	126.86	13.72	2.27	0	2.99
41	<i>F.41 - Construction of buildings</i>	3,830.91		0	92.9	13.35	0.17	0	3.04
42	<i>F.42 - Civil engineering</i>	1,167.41		0	18.71	0	0	0	1.58
43	<i>F.43 - Specialised construction activities</i>	1,163.45		0	15.25	0.37	2.1	0	4.18
44	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	3,945.84		0.58	170.04	9.45	0	0.08	2.17
45	H - Transportation and storage	6,086.79		2.6	111.08	1.78	0	0	3.04
46	<i>H.49 - Land transport and transport via pipelines</i>	1,713.39		0	65.61	1.73	0	0	3.4
47	<i>H.50 - Water transport</i>	35.45		0	0.2	0	0	0	2.71
48	<i>H.51 - Air transport</i>	2,609.02		93.91	3.09	0	0	0	0.14
49	<i>H.52 - Warehousing and support activities for transportation</i>	1,728.93		0	42.18	0.05	0	0	2.69
50	<i>H.53 - Postal and courier activities</i>				0	0	0	0	0
51	I - Accommodation and food service activities	1,048.9		0	42.1	0.08	0	0	3.44
52	L - Real estate activities	8,557.84		0.24	368.29	23.94	58.76	0	5.37
53	Exposures towards sectors other than those that highly contribute to climate change*				253.29	11.95	33.61	0.19	4.37
54	K - Financial and insurance activities				0.89	0	2.51	0	20.16
55	Exposures to other sectors (NACE codes J, M - U)				252.4	11.95	31.1	0.19	4.17
56	TOTAL	124,327.83		3.57	1,393.7	86.9	126.96	0.27	4.03

* In accordance with the Commission delegated regulation (EU) 2020/1818 supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006

Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation part contains information on positions if they fall into these sectors: B.05, B.06, B.08.92, B.09.1, C.19, D.35.2, G.46.71, G.47.3, H.49.5.

GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO₂ equivalent) part contains information on positions that does not fully cover Banking book. The Bank has calculated GHG financed emissions for 2022 and covered 70% of loan portfolio and 7% of securities portfolio (please see Šiaulių bankas Social Responsibility Report 2022). GHG financed emissions presented in this Report is for the year 2022.

Template 2: Banking book - Climate change transition risk: Loans collateralised by immovable property -
Energy efficiency of the collateral

	Counterparty sector	Total gross carrying amount (in M EUR)						
		Level of energy efficiency (EP score in kWh/m ² of collateral)						
		0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500	
1	Total EU area	1,697	598	98	44	14	11	24
2	Of which Loans collateralised by commercial immovable property	982	326	45	30	5	4	3
3	Of which Loans collateralised by residential immovable property	716	273	52	14	9	7	20
4	Of which Collateral obtained by taking possession: residential and commercial immovable properties							
5	Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated							
6	Total non-EU area	1	0	0	0	0	0	0
7	Of which Loans collateralised by commercial immovable property	0	0	0	0	0	0	0
8	Of which Loans collateralised by residential immovable property	1	0	0	0	0	0	0
9	Of which Collateral obtained by taking possession: residential and commercial immovable properties							
10	Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated							

(continued)

	Counterparty sector	h	i	j	k	l	m	n	o	p	
		Total gross carrying amount (in MEUR)								Without EPC label of collateral	Of which level of energy efficiency (EP score in kWh/m ² of collateral) estimated
		Level of energy efficiency (EPC label of collateral)									
		A	B	C	D	E	F	G			
1	Total EU area	299	267	100	68	39	76	113	736		
2	Of which Loans collateralised by commercial immovable property	135	153	57	43	29	41	14	510		
3	Of which Loans collateralised by residential immovable property	165	114	43	25	10	35	98	226		
4	Of which Collateral obtained by taking possession: residential and commercial immovable properties										
5	Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated										
6	Total non-EU area	0	0	0	0	0	0	0	0		

7	Of which Loans collateralised by commercial immovable property	0	0	0	0	0	0	0	0
8	Of which Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0
9	Of which Collateral obtained by taking possession: residential and commercial immovable properties								
10	Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated								

Template 4: Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive firms

The Bank used the Carbon Majors Database and the Climate Accountability Institute as sources to identify the 20 most carbon-intensive corporations worldwide. The Bank does not have positions in these companies.

Template 5: Banking book - Climate change physical risk: Exposures subject to physical risk

	a	b	c - o
	Variable: Geographical area subject to climate change physical risk - acute and chronic events	Gross carrying amount (M EUR)	of which exposures sensitive to impact from climate change physical events
1	A - Agriculture, forestry and fishing	49.57	-
2	B - Mining and quarrying	4.75	-
3	C - Manufacturing	215.11	-
4	D - Electricity, gas, steam and air conditioning supply	89.72	-
5	E - Water supply; sewerage, waste management and remediation activities	21.19	-
6	F - Construction	142.85	-
7	G - Wholesale and retail trade; repair of motor vehicles and motorcycles	179.57	-
8	H - Transportation and storage	112.86	-
9	L - Real estate activities	450.99	-
10	Loans collateralised by residential immovable property	195.46	-
11	Loans collateralised by commercial immovable property	981.62	-
12	Repossessed collaterals	-	-
13	Other relevant sectors (breakdown below where relevant)	-	-

According to our analysis and based on Lithuanian Hydrometeorological Service report for physical risks, dated 2023 (Lietuvos hidrometeorologijos tarnybos "Klimato kaitos rizikų XXI a. viduriui studija", or the Report), the Bank does not have loans collateralised with immovable property and on repossessed real estate collateral that are exposed to chronic and acute climate-related hazards. The Report reveals the level of physical risks (chronic and acute) for different time horizons and different districts within the country which is low or medium, no high risk identified.

Template 10 - Other climate change mitigating actions that are not covered in the EU Taxonomy

The Bank assesses that it does not have any positions in the Banking Book that could be classified as other mitigation actions not included in Regulation (EU) 2020/852.