

Bank Name	Akcine bendrove Šiauliu bankas
LEI Code	549300TK038P6EV4YU51
Country Code	LT



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	321	377	366	364	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	291	348	340	338	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	321	377	366	364	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	291	348	340	338	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	341	397	386	384	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	311	368	360	358	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	1,696	1,917	1,962	2,059	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,696	1,889	1,936	2,034	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.93%	19.65%	18.64%	17.65%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.16%	18.44%	17.55%	16.60%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.93%	19.65%	18.64%	17.65%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.16%	18.44%	17.55%	16.60%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.11%	20.69%	19.65%	18.62%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.34%	19.50%	18.59%	17.58%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	3,163	3,343	3,523	3,623	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier $oldsymbol{1}$ capital	10.15%	11.27%	10.38%	10.03%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	321	377	366	364	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	291	348	340	338	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	3,163	3,343	3,523	3,623	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	3,163	3,343	3,523	3,598	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	10.2%	11.3%	10.4%	10.0%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.2%	10.4%	9.6%	9.4%	[A.2]/[B.2]	



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			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
		(min EUR, %)						
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	341	397	386	384	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	321	377	366	364	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	instruments)	178	178	178	178	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	108	147	140	140	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	13	13	13	14	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	14	14	22	22	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil)	-3	-4	-4	-4	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 35(1) point (0) (i) and 89 to 91 of CRR, Articles 35(1) point (b) (ii), 243(1) point (b), and 126 of CRR, Articles 35(1) point (i) (iii) and 126 of CRR, Articles 35(1) point (i) (iii) and 127(1) of CRR, Articles 35(1) point (i) (iv) and 135(0) of CRR and Articles 35(1) point (i) (iv) and 135(0) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (+490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(·) Hiddings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (rS00,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-19	0	-9	-12	C 01.00 (r529,c010)	•
	A.1.21	Transitional adjustments	30	28	26	26	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 494 to 487 of C9R
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	30	28	26	26	C 01.00 (rS20,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r530,c010)	Article 6s of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r600,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r745,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	321	377	366	364	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	20	20	20	20	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	20	20	20	20	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r978,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	1,696	1,917	1,962	2,059	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CISR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	28	26	26	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.93%	19.65%	18.64%	17.65%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.93%	19.65%	18.64%	17.65%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.11%	20.69%	19.65%	18.62%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	291	348	340	338	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.16%	18.44%	17.55%	16.60%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	30	28	26	26	C 05.01 (r440,c010)	
Manus Samuel	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	28	26	26	C 05.01 (r440,c040)	

⁽¹⁾The fully loaded CET1 radio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indomments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.
Fully loaded CET1 capital radio estimation is based on the formulae stated in column "COREP CODE" – clease note that this minist lead to differences to fully loaded CET1 capital radio sobilished by the participation banks e.e. in their Pillar 3 disclosure



Overview of Risk exposure amounts

					1
		RV	/As	ı	
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	1,515	1,715	1,755	1,847	C 02.00 (n404, c310) -[C 07.00 (n90, c220, s001) + C 07.00 (r310, c220, s001) + C 07.00 (r310, c220, s001) + C 08.01 (n40, c280, s001) + C 08.01 (n40, c280, s001) + C 08.01 (n40, c280, s002) + C 08.01 (n40, c280, s002) + C 08.01 (n50, c280, s002) + C 08.
Of which the standardised approach	1,515	1,715	1,755	1,847	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	4	3	5	6	C 07.00 (1909, 1220, 5001) + C 07.00 (1110, 220, 5001) + C 07.00 (1130, 220, 5001) + C 08.01 (1040, 226, 5001) + C 08.01 (1050, 226, 5001) + C 08.01 (1050, 226, 5002) + C
Credit valuation adjustment - CVA	1	1	1	0	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	15	14	16	22	C 02.00 (R520, c010)
Of which the standardised approach	15	14	16	22	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00, 010_501*12.5+C 20.00_010_459*12.5+MAV(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	162	185	185	185	C 02.00 (R590, c010)
Of which basic indicator approach	162	185	185	185	C 92.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	1,696	1,917	1,962	2,059	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2021 EU-wide Transparency Exercise P&L Akcine bendrove Šiauliu bankas

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	64	86	21	43
Interest income	5	7	21	3
Of which debt securities income Of which loans and advances income	59	79	20	40
Interest expenses	6	79	20	40
(Of which deposits expenses)	5	6	1	3
(Of which debt securities issued expenses)	1	1	0	1
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	12	16	4	9
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets,		10	·	
odins or (-) losses on derecognition of illibricial assets and liabilities for measured at fair value unlough profit of loss, and of Northillandial assets, net	5	6	1	2
Gains or (-) losses on financial assets and liabilities held for trading, net	-3	-7	5	4
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	0	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	8	14	-3	-1
Net other operating income /(expenses)	-1	-1	0	-1
TOTAL OPERATING INCOME, NET	80	106	25	52
(Administrative expenses)	24	35	9	18
(Cash contributions to resolution funds and deposit guarantee schemes)	1	2	1	1
(Depreciation)	3	4	1	2
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	9	12	0	0
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	9	12	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	1	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	42	53	16	33
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	34	43	13	27
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	34	43	13	27
Of which attributable to owners of the parent	34	43	13	27

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31,	/03/2021			As of 30	06/2021		
		F	air value hieran	chy		F	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	328				432				541				476				IAS 1.54 (i)
Financial assets held for trading	5	4	1	0	10	7	0	2	12	8	3	0	20	13	2	5	IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	5	3	0	2	4	0	0	3	5	0	0	4	5	0	0	4	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	32	32	0	0	30	30	0	0	49	43	0	6	50	50	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	2,463				2,469				2,503				2,585				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	46				50				45				49				
TOTAL ASSETS	2,880				2,995				3,155				3,184				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)			As of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ying amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	umulated impair	ment	Gross	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	31	1	0	0	0	0	30	1	0	0	0	0	49	0	0	0	0	0	50	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	697	0	0	0	0	0	697	0	0	0	0	0	672	0	0	0	0	0	669	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	1,280	444	91	-10	-9	-29	1,410	283	129	-8	-8	-34	1,447	318	110	-11	-7	-26	1,564	297	96	-10	-7	-23	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽P) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Akcine bendrove Šiauliu bankas

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	2	4	1	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	2,523	2,627	2,779	2,792	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	0	0	0	0	IAS 37.10; IAS 1.54(I)
Tax liabilities	3	2	2	2	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	5	6	7	9	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	2,533	2,639	2,789	2,803	IAS 1.9(b);IG 6
TOTAL EQUITY	347	356	365	380	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	2,880	2,995	3,155	3,184	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Akcine bendrove Šiauliu bankas

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilitie	s by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		2	4	1	0	IFRS 9.BA.7(a); CRR Annex II
Chartaneilian	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	150	150	149	149	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	157	149	198	220	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	147	142	190	205	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	23	24	21	25	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	9	4	5	5	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	84	103	200	119	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	75	94	193	112	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	522	612	595	654	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	487	575	557	610	ECB/2013/33 Annex 2.Part 2.9.1
	Households	1,454	1,528	1,533	1,548	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	606	690	714	743	Annex V.Part 1.42(f), 44(c)
Debt securities issued		21	20	20	21	Annex V.Part 1.37, Part 2.98
Of which: Suboro	linated Debt securities issued	0	20	0	20	Annex V.Part 1.37
Other financial liabilities		112	42	62	56	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		2,525	2,631	2,780	2,792	



2021 EU-wide Transparency Exercise Market Risk

	SA						M									IM						
			VaR (Memoran	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memori	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	14	13	0	0	0	0							0	0	0	0						
Of which: General risk	12	8	0	0	0	0							0	0	0	0						
Of which: Specific risk	2	5	0	0	0	0							0	0	0	0						
Equities Of which: General risk	1	1	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	1	1	0	l o	0	0							l o	0	0	0						
Foreign exchange risk	0	ō	ő	ő	ŏ	o o							ŏ	ő	ő	o o						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	15	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	15	20	0	0	0	0							0	0	0	0						
Of which: General risk	11	9	0	0	0	0							0	0	0	0						
Of which: Specific risk	3	11	0	0	ō	0							0	0	0	0						
Equities	2	2	1 0	0	0	0								0	0	1 0						
Of which: General risk	1	1	l ő	l ő	ı	0							l ő	l ő	l ő	l ő						
Of which: Specific risk	1	1	0	0	ō	ō							0	0	0	ō						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	16	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Akcine bendrove Šlauliu bankas

		Standardised Approach												
			As of 30/09/2020 As of 31/12/2020											
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	(min EUR, %) Central governments or central banks	805	805	16		895	894	14						
	Regional governments or local authorities	97	95	0		104	103	0						
	Public sector entities	7	27	5		7	28	5						
	Multilateral Development Banks	1	1	0		1	1	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	84	83	32		87	87	37						
	Corporates	421 14	334	316		465	359	343						
	of which: SME Retail	14 565	514	365		17 682	625	441						
		190	172	110		229	207	129						
Consolidated data	or which: SME Secured by mortgages on immovable property	961	921	560		805	767	572						
	of which: SME	110	101	51		45	41	20						
	Exposures in default	45	23	27	19	115	83	110	28					
	Items associated with particularly high risk	76	72	107		74	61	92						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	8	4	4		8	5	5						
	Equity	17 117	17 113	33 54		12 142	12 141	28						
	Other exposures	3.205	3.011	1,519	38	3,398	3.166	1.718	52					
	Standardised Total ²	(1) Original exposure, unlike Ex							52					

		Standardised Approach										
			As of 30)	09/2020			As of 31,	/12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %) Central governments or central banks	713 713 0 613 813 0										
	Regional governments or local authorities	97	95	0		104	103	ı o				
	Public sector entities	4	24	2		4	25	2				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	2	2	1		3	2	1				
	Corporates	314	227	227		356	250	250				
	of which: SME	14	7	7		17	8	8				
	Retail	565	513	365		680	623	440				
LITHUANIA	of which: SME	190 960	172 920	110 560		229 805	207 767	129 572				
	Secured by mortgages on immovable property of which: SME	110	101	51		45	/0/	20				
	Exposures in default	45	23	27	19	115	83	110				
	Items associated with particularly high risk	76	72	107		74	61	92				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	8	4	4		8	5	5				
	Equity	16	16	32		12	12	28				
	Other exposures	115	111	52		139	138	69				
	Standardised Total ²				38							

As of 30/09/2020 As of 31/12 As of 30/09/2020 As of 31/12 Original Exposure Value* Control constraints or control banks			exposures, but includes gene	oral credit risk adjustments.						
Original Exposure* Exposure Value* Biok exposure annount Value dijustments and Original Exposure* Value* Biok exposure to control basis. Control documentative control basis. Public sector entities Multimost Eventuare Exposure Multimost Eventuare Multimost Eventu						Standardise	d Approach			
Control departments or central bank (no. 100, %). Control departments or central bank (no. 100, %). Public sector entities (no. 100, %). Corror eate (no. 100, %).				As of 30,	/09/2020			As of 31	/12/2020	
Central overements or central statists 0			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Recinion doverments or focal antiferties public sector entiferties public sector entifecties public sector entiferties public sector entification entiferties public sector entification en										
Items associated with particularly high risk 0 0 0	Reviews Public of Mulkilat Internat Institution Cornoral of who Retail GERMANY Secured of who Reviews Proceedings of the Exposure of the Expos	Intellect and commence or local authorities highlight earth certifies highlight earth containment Banks highlight earth containment containment containment of which SPE of which	0 0 0 9 6 0 0 0	0 0 0 0 9 6 0 0 0	0 0 0 0 2 2 6 0 0 0	0	0 0 0 16 14 0 0 0	0 0 0 16 14 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Comment South and Concentre maker trait. Chairm on the Million and Concentre with a ST craft assessment Chicketine in electronic sundertakings (CEU) Concentre in electronic sundertakings (CEU)	Covered Claims o Collectiv Equity Other ex	overed bonds Islams on institutions and corporates with a ST credit assessment collective investments undertakings (CIU) guity ther exposures	0 0	0000	0000		0000	0	0 0	

Pacient accours, while Encours value, is recorded before taking into account any effect due to coeff convenion factors or coeff cis militation technisos (a.e. substitution effects).

Platel value advantables and convisions or country of constrainty's exclude those for accordination encourses, additional valuation advantables (Allelia and other own fund reductions reliable to the

		exposures, but includes gener	al credit risk adjustments.							
					Standardise	d Approach				
			As of 30,	/09/2020			As of 31	As of 31/12/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
NETHERLANDS	Control of Section 1 and Control of Section 1	0 0 0 0 0 25 2 2 0 0 0 0	0 0 0 0 25 2 2 0 0 0 0	0 0 0 0 13 2 0 0 0 0	0	0 0 0 0 0 12 2 2 0 0 0 0	22 22 20 00 00 00 00 00 00 00 00	0 0 0 0 15 2 2 0 0 0 0	0	
	Collective investments undertakings (CIU) Eaulty Other exposures	0 0 0	0 0	0		0 0 0	0	0		

As of 30/19/2020 As of 31/12/2020 As of 31/12/2020 As of 31/12/2020			(P) Total value adjustments and envisions our country of counterparty excludes those for securistisation excounts, additional valuation adjustments (AWA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.								
Conficial Concession of Confic						Standardise	d Approach				
UNITED STATES UNITED STATES Control convenience or central banks Convenience or central banks Convenience or central banks Convenience or central banks Convenience or central ban				As of 30)	09/2020			As of 31	/12/2020		
Contrad overwements or contrad lanks and contraditions of a contradition of the contraditions		(min DIR 6A)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ⁵	Risk exposure amount	Value adjustments and provisions ²		
	UNITED STATES	Control overements or control basis is sectional overements or robot all architets substances or robot and architets substances or robot and architets substances sub	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 36 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 33 3 0 0 0 0 0 0	٠	0 0 0 0 0 34 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o	

The Control amounts a color Economy value. It reported before taken into account any offer the six control control and the color control control and the color control and the color color color color and the color col



Credit Risk - Standardised Approach

	Akcine bendrove Šlauliu bankas	ne bendrove Slauliu bankas										
					Standardise	d Approach						
			As of 30/	09/2020			As of 31	/12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR., %)											
	Central governments or central banks Regional governments or local authorities	0	0	0		0						
	Public sector entities	0	0	0		ō	ō	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0		0	0	0				
	Corporates of which: SME					0						
	or which: SME Retail	0				0						
Country of	of which: SME	0	0	0		ō	ō	0				
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0	0	0				
Counterpart	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0				
	Items associated with particularly high risk Covered bonds					0						
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0				0		1 0				
	Collective investments undertakings (CIU)	0	0	0		ō	ō	0				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				0				0			
	(i) Asialant assessment well-in European when it assessment when it assessment when the contract the effect due to conflict commercian furture as excell side adjustment to the interval of a substitution of factor.)											

					Standardise	d Approach			
			As of 30,	09/2020			As of 31	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Central oversements or control subsite school oversement or role of an Architect school oversement subsite school oversement	0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	

To Control ensource, cells Ensource value, as remoted before tables on account any effect due to credit convention on the control of the cont

		Standardised Approach							
			As of 30)	09/2020			As of 31	/12/2020	
	(min BJR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Central exercements or central tables According comments or or food authorities Authorities of treatments facilities Authorities of treatments facilities Central control exercement facilities Central control exercements facilities Central control exercements Central con	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0

O Total allow attributes and provisions or country of counterparts value. In recorded before taking into account any effect due to credit conversion factors or credit risk initiation techniques (e.g., substitution effects).

(2) Total value attributements and provisions or country of counterparts vaculate those for securidation encourse, additional valuation adjustments (ANNs) and other own funds reduction valuated to the

		** Total value abstractions are construct of constructions for construct of constructions from the property of									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 8	Control operations for each of the Act of th	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٠		
	Standardised Total ²	Marrie			·				0		

(1) Orielael exocurs, unified Exocurs value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitization techniques (e.u., substitution effects).
(3) Total value activaments and creditions our country of countercardy excludes those for securistization exocurses, additional valuation adjustments (AVAII) and other own funds reductions related to the

		*Tool read additionable general could find adjustments.** *Country and adjustments provided by the country of country of country occurs the country occurs to the country occurs of the country occurs occurs on the country occurs of the country occurs occurs on the country occurs of the country occurs occurs on the country occurs of the country occurs occurs on the country								
					Standardise	d Approach				
			As of 30	/09/2020			As of 31	/12/2020		
		Original Exposure ¹	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure Value* Risk exposure amount							
Country of Counterpart 9	Control of comments or control of	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
	Other exposures Standardised Total ²	0			0	Ü	U	0		

(ii) Orientel exocurs, unitie Exocurs value, is recorted before taking into account any effort due to credit conversion factors or credit risk mistation techniques (a.c. substitution effects).
(iii) Total value adjustments and crevisions our country of counterwarty excludes those for securisdiation exocurses, additional valuation adjustments (AVAs) and other own funds reductions related to the

		* Total valid all principles general confere for a collective or collect								
					Standardise	d Approach				
			As of 30	/09/2020			As of 31,	/12/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 10	Control of community or central fact (Control of Control of Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	٥	
	Other exposures Standardised Total ²	0			0	0			0	



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Akcine bendrove Šlauliu bankas

					Standardise	d Approach			
			As of 31	03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(min EUR, %) Central governments or central banks	1,004	1,004	11		922	921	11	
	Regional governments or local authorities	99	98	0		97	94	0	
	Public sector entities	7	28	5		12	34	10	
	Multilateral Development Banks	1	1	0		1	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	90	90	37		98	98	39	
	Corporates	481	376	362		571	433		
	of which: SME	11	5	5		21	13		
	Retail	673	614	432		670	617	434	
Consolidated data	of which: SME	245 887	219 838			187 979	159 913		
	Secured by mortgages on immovable property of which: SME	887	838			9/9	913	841	
	Exposures in default	102	75	101	23	98	71	89	2
	Items associated with particularly high risk	72	55	83		61	40	59	
	Covered honds	6	0	0		0	0	0	
	Claims on institutions and comorates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	10	7	7		7	7	54	
	Equity	12	12	29		12	12	30	
	Other exposures	135	134	69		137	136	68	
	Standardised Total ²	3,572	3,332	1,760	45	3,665	3,377	1,853	4

					Standardise	d Approach					
			As of 31,	03/2021			As of 30	As of 30/06/2021			
	(min EUR, %))	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
LITHUANIA	Central concernments or criteria basish Markille cardon criteria Markille cardon Markille Mark	922 99 4 4 0 0 0 6 7378 11 246 671 267 40 102 72 2	922 98 25 0 0 6 6 274 5 613 219 838 37 75 5 5 5	0 1 0 1 274 5 431 137	23	856 97 4 4 0 0 0 2 2 473 20 197 97 71 98 669 67 71 98 98 98 98 98 98 98 98 98 98 98 98 98	856 94 25 0 0 2 335 616 159 913 65 77 71 40	0 0 0 0 332 10 433 91			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 10 11 128	0 7 11 126	0 7 28 62		0 7 12 136	0 7 12 136	0 54 29 68			
	Standardised Total ²				45				41		

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Control investments in control and R.A. %) Control investments in the Control investment in the Control in the Control investment in the Control in the Co	0 0 0 0 0 17 18 0 0 0 0 0 0	0 0 0 0 17 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5 14 0 0 0 0 0 0	0	0 0 0 11 11 0 0 0 0 0 0	0 0 0 0 0 191 13 0 0 0 0 0 0	0 0 0 0 8 13 0 0 0 0 0 0	٥

					Standardise	d Approach			
			As of 31,	03/2021			As of 30/	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %)	_						_	
	Central governments or central banks Regional governments or local authorities	0	0	0					
	Public sector entities	ő	o o	o o		o o	ŏ	l ő	
	Multilateral Development Banks	0	0	0			ō	l o	
	International Organisations	0	0	0		0	0	0	
	Institutions	28	28	14		28	28	14	
	Corporates	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0				9	
NETHERLANDS	of which: SME		0	0					
	Secured by mortgages on immovable property of which: SME	0	0	0					
	Exposures in default	0	0	0	0	0	0	ı ő	
	Items associated with particularly high risk	0		0					
	Covered bonds	0	0	ō		0	0	i o	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		. 0	0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

		(2) Total value adjustments ar exposures, but includes gene		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVAs) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31,	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED STATES	Contral overments or control basis Actional overments or local authorities Martification of local authorities Martification Development Basis Bantification Generational Organizations Bantification Generational Organizations Bantification Generational Organizations Bantification Generation of Martification of Control of Martification Generation of Martification of Control of Martification Generation of Martification and Control organization Generation of Martification and Control organization Galaction insulfations and Control organization Galaction insulfation and Cont	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²								. 0



Country of Counterpart 8

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Akcine bendrove Šiauliu bankas

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 5	Control oversements or central valence According description of roof authorities According to the control of	0 0 0 0 0 0 0 0 0 0 0			0	0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0
		(1) Original exposure, unlike E	xposure value, is reported bef	ore taking into account any eff	ct due to credit conversion fact	ors or credit risk mitigation tech	niques (e.g. substitution effec	ts).	

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Control coverments or control basics Auditational coverments or total authorities Auditational processors or total authorities Auditational processors Basics Institutions Ins	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o	000000000000000000000000000000000000000		000000000000000000000000000000000000000	o
	Standardised Total ²				0				

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit crownsion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those free occurrisation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

Country of Country of Countries		processes, but includes conneal credit nick adjustments.											
Control overmental or control being (10, %) Control overmental or but alknowness Author scart written Author scart written Country of Country					Standardise	d Approach							
Country of			As of 31	/03/2021			As of 30	/06/2021					
Country of		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	Central overmentals or central taskins allocated overmental or robal authorities should be of robal authorities should be of robal authorities should be of robal authorities foreign and so foreign and so composales solid authorities foreign and solid graphing 300 grap	000000000000000000000000000000000000000		000000000000000000000000000000000000000	o	000000000000000000000000000000000000000		000000000000000000000000000000000000000					

O)
(3) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenion further or credit nike mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty exclusions then for securitisation exposures, additional valuation adjustments (PAMs) and other own funds reductions related to the

exposures, but includes gene	ral credit risk adjustments.						
			Standardise	d Approach			
	As of 31/	03/2021			As of 30/	06/2021	
Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	o o	0		o o	ő	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0	0	0	0	0	0
0	0	0		0	0	0	
0	o o	0		o o	ő	0	
0	0	0		0	0	0	
0	0	0		0	0		
			0				0

			nd provisions per country of o		ecuristisation exposures, additio				
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min FIII) MA	Original Exposure ^t	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Contain somemonists or control sealest Residual somemonists of local antiforties Public south well for the sealest Residual south sealest Residual s	0 0 0 0 0 0 0 0 0			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0
1	Chandrad and Tabel								

O (1) Original exposure, unities Exposure value, is reported before taking into account any effect due to credit criek midigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excluses those for excursiosation exposures, additional valuation adjustments (AWA) and other own funds reductions related to the

		exposures, but includes gene	aral credit risk adjustments.				,		
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control Community or control for Control Control Administration of Control Control Control Administration of Control Control Administration of Control Administration Composites Com	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
	Standardised Total ²				0				0



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30/	/09/2020					As of 31/	12/2020		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consonated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	U	U	0	U	0	U	U	0	U	U	U	U
	Retail - Other Retail - Of Which: non-SME	U	U	0	U	U	U	U	0	U	U	U	U
	Equity Other non credit-obligation assets	U	U	U	Ů	U		U	U	U	0	U	
	IRB Total ²				o o						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2021					As of 30	/06/2021		
		Original Exposure Risk exposure amount Adjustments and Value Capposure Value Adjustments And Value Value Value Value Value Value Value Value Value Risk exposure amount Risk exposure amount Value											
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0	·					0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						Ai	ccine bendrove Siauliu ba	inkas						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria													
[0 - 3M [Belgium													
[0 - 3M	Bulgaria	0 0 4 5 0 2 0	0 0 4 5 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 2 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	6
[0 - 3M [Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Estonia	0 0 0 3 0 0	0 0 0 3 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 3 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3



General governments exposures by country of the counterparty

1							Al	kcine bendrove Šiauliu ba	inkas						
Control Plant Control Plan								As of 31/12/2020							
The state of the s							Dire	ct exposures							
The control of the		(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
Hardest Heinity Country Taignes Their depend complete function mount of many secure function mo		Ç											Off-balance sh	eet exposures	
County Supplies Supplies County Supplies Sup									Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short	of which: Financial assets	designated at fair value	fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
Company Comp	[2Y - 3Y	Finland													
Control Cont	[0 - 3M [France													
Country Coun	[0 - 3M [Germany													
10 - 341 17 - 271	[0 - 3M [Croatia													
Total	[0 - 3M [Greece													
10-384	Total	Hungary													
10-341	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [15Y - 10Y	Ireland	0 0 1 1 2 0 0	0 0 0 1 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 1 2 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
To - 3Mf	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy	1 4 1 5 2 0 0	1 4 1 5 2 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 4 1 5 2 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
	[0 - 3M [Latvia	0 0 0 14 1 0	0 0 0 14 1 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 14 1	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	



General governments exposures by country of the counterparty

						Al	kcine bendrove Šiauliu ba	inkas						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance st	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	and owners was	
												OII-Datatice St	ieet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [355	355	0	0	0	355	0	0	0	0	0	n	
[0 - 3M [355 32 71 252 157 51	355 32 71 252 154 51	0	0	0	355 32 71 251 139 51	0	0	0	0	0 2	0	
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Lithuania	157 51	154 51	0	0	15 0	251 139 51	0	0	0	0	0	0	
[10Y - more		920	917	0 0	0	0 15	902	0	0	0	0	0 2	0	2
[0 - 3M [0 0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more Total		1	0	0	0	0	0 1	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [Malta													
[5Y - 10Y [[10Y - more Total														
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Netherlands													
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Poland	0 0 10	0 0 10	0	0	0	0	0	0	0	0	0	0	
		0	2 0	0	0	0	2 0	0	0	0	0	0	0	_
100 - more Total		15	15	0	0	0	2	0	0	0	0	0	0	3
[1Y - 2Y [Portugal													
13Y - 5Y 15Y - 10Y 10Y - more Total	_													
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Romania	0	0	0	0	0	0	0	0	ő	0	ő	0	
[3Y - 5Y [[5Y - 10Y [2 2 0	2 2 0	0 0	0 0 0	0 0	2 2 0	0 0 0	0 0	0 0	0 0	0 0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [5	4	0	0	0	4	0	0	0	0	0	ō	2
[3M - 1Y [Slovakia													
[1Y - 2Y [Siovākia													
Total	1	2	2	0	0	0	2	0	0	0	0	0	0	
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Slovenia	2 1	2	0	0	0	2	0	0	0	0	0	0	
f 10Y - more Total	1	0 5	0 5	0	0	0	0 5	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

						Al	kcine bendrove Šiauliu ba	inkas						
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	, , ,											Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	0 2 0 4 1 0	0 2 0 4 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 2 0 4 1 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
[0 - 3M [Sweden		0	J			0			,		J	Ü	
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
13Y - MOTE 130Y - MOTE 130Y - MOTE 100 - 3M	Norway													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Australia													
10Y - more	Canada													
10 - 3M	Hong Kong													



General governments exposures by country of the counterparty

						Ai	ccine bendrove Siauliu ba							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount or non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA	0 0 0 0 0 1	0 0 0 0 0 1	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total [0 - 3M	Other Central and eastern Europe countries non EEA	0 0 0 1 1 0 0	0 0 0 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean	0 0 0 3 2 0	0 0 0 3 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 2 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2



General governments exposures by country of the counterparty

Akcine hendrove Šiauliu hankas

						Al	kcine bendrove Siauliu ba	ankas						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitivo fair valvo	Donivativos vist	n negative fair value	Off-balance sh	eet exposures	
								Derivatives with po	siuve iaii vaiue	Derivatives with	i negauve ian value			Blakerralaksad
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Africa													
[0 - 3M	Others	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

						Al	kcine bendrove Šiauliu ba	inkas						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	itivo fair value	Doviventivos with	negative fair value	on balance si	rect exposures	
								Delivatives with pos	nuve iaii vaiue	Delivatives with	negative fall value			
														Rick weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			,	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[[3M-1Y[
[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Austria													
[5Y - 10Y [[10Y - more Total														
[0 - 3M [
[1Y - 2Y [Belgium													
[5V - 10V [
[10Y - more Total [0 - 3M [[3M - 1Y [0 4	0 4	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Bulgaria	5 0 0	5 0 0	0 0	0	0 0	0 0 0	0	0	0	0 0	0	0	
[5Y - 10Y [10Y - more Total		0 0	0	0	0	0	0 0	0	0	0	0	0	0	5
[0 - 3M [_	_	_	_	_	_	-						
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Cyprus													
Total														
[0 - 3M [[3M - 1V [
[1Y - 2Y [Czech Republic													
[5Y - 10Y [10Y - more	4													
TOTAL TO - 3M T3M - 1Y T1Y - 2Y														
[2Y - 3Y [Denmark													
[3Y - 5Y [5Y - 10Y [10Y - more Total	4													
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Estonia	8 0	8 0	0	0	0	8 0	0	0	0 0 0	0	0	0	
[5Y - 10Y [10Y - more Total	-	0 0	0 0 R	0 0	0 0	0 0	0 0 8	0 0	0	0	0	0	0	8



General governments exposures by country of the counterparty

						71	As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
TO - 3M	Finland													
10 - 3M	France													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany													
[0 - 3M	Croatia													
[0 - 3M [Greece													
[0 - 3M	Hungary													
[0 - 3M	Ireland	0 0 1 2 0 0 0	0 0 1 2 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 1 2 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Italy	0 2 1 5 2 0 0	0 2 1 5 2 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 1 5 2 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
Total	Latvia	0 0 9 6 0 0	0 0 9 6 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 9 6 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0



General governments exposures by country of the counterparty

						Α	kcine bendrove Šiauliu ba	inkas						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	(*****													
												Off-balance si	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which Floor del cooks	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [417 30 260 115	417 30 259	0	0	0	417 30 259 112 62	0 0 0	0	0 0	0	0 0 3	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Lithuania	115 80 50	112 77 50	0 0	0	0 15 10	112 62 40	0	0	0	0	0	0	
[10Y - more		4 956	4 950	0	0	4 29	0 921	0	0	0	0	0 3	0	1
[0 - 3M [1 0 0	1 0 0	0 0	0	0 0	1 0 0	0	0	0 0	0 0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
f 10Y - more Total		0	0	0	0	0	0 1	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [
1 1Y - 2Y I 1 2Y - 3Y I 13Y - 5Y I	Malta													
[5Y - 10Y [[10Y - more Total														
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Netherlands													
	<u> </u>													
[0 - 3M [[3M - 1V [0 3	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Poland	3 9	3 9	0	0	0	0 0 2	0	0	0	0 0	0	0	
		0 0 15	0 0 15	0	0 0	0 0	0	0	0 0	0	0	0	0 0	
100 - more 100 - more 100 - more 100 - 3M		15	15		0		2			J		J		,
[1Y - 2Y [Portugal													
Total [0 - 3M [0	0	0	0	0 0	0 0	0	0	0	0 0	0	0	
[1Y - 2Y [[2Y - 3Y [Romania	0 1	0	0	0	0	0 1	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more Total		1 0	1 0	0	0	0	1 0	0	0	0	0	0	0	
[0 - 3M [3M - 1Y [1	3	3	0	0	0	3	ō	ō	0	0	0	0	2
[1Y - 2Y	Slovakia													
[3Y - 5Y [5Y - 10Y [10Y - more														
Total To - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [Siovenia	3 0	3 0 0	0	0	0	3 0 0	0	0	0	0	0	0	
f 10Y - more Total		3	3	0	Ö	0	3	0	0	Ö	0	0	0	0



General governments exposures by country of the counterparty

						A	kcine bendrove Šiauliu ba	inkas						
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
			Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative manical assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M	Spain	0 0 0 4 1 0	0 0 0 4 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 1 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total Tota	Sweden		3	J		,	,	Ü		· ·			· ·	
[0 - 3M [United Kingdom													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M	Norway													
[0 - 3M	Australia													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Canada													
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y [3Y - 5Y [5Y - 10Y	Hong Kong													



General governments exposures by country of the counterparty

						Al	kcine bendrove Siauliu ba	inkas						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ıce sheet	
	(min cort)													
												Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions)		of which: Financial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
1 ME - 0 1														
[1Y - 2Y [[2Y - 3Y [
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Japan													
Total														
[0 - 3M [
[3Y - 5Y [U.S.													
[5Y - 10Y [10Y - more														
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [China													
Total														
[0 - 3M [
	Switzerland													
[5Y - 10Y [10Y - more	1													
Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Other advanced economies	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y		0	0	0	0	0	0	0 0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Other Central and eastern Europe countries non EEA	1 0	1 0	0	0	1 0	0	0	0	0	0	0	0	
	1	0	0	0	0	0	0 0	0	0	0	0	0	0	
1 ME - 0 1		1	1	0	0	1	0	0	U	0	0	U	0	1
[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [Middle East													
l 10Y - more														
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Latin America and the Caribbean	2 0	2 0	0	0	0	2 0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0 0	0	0	0	0	0	
Total	1	2	2	0	0	0	2	0	0	0	0	0	0	1



General governments exposures by country of the counterparty

Akcine hendrove Šiauliu hankas

(min EUR) Residual Maturity Country / Region			On balance s	heet	Direc	As of 30/06/2021 at exposures		Derival	tives		Off balar	ce sheet	
			On balance si	heet	Direc	t exposures		Derivat	tives		Off balar	ice sheet	
			On balance s	heet				Derivat	tives		Off balar	ice sheet	
Residual Maturity Country / Region													
Residual Maturity Country / Region											Off-balance sh	eet exposures	
Residual Maturity Country / Region							Derivatives with po	sitive fair value	Derivatives with	negative fair value			
	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [13M - 1Y] [11Y - 2Y] [12Y - 3Y] [13Y - 3Y] [13Y - 10Y] [13Y - 10Y] [13Y - 10Y] [13Y - more Total													
1 9-401 3M - 1Y 13Y - 2Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

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- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominicia, Dominicia, Dominician Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuque, Medinique, Penetro Rico, Saint Barthelemy, Turks And Calcos Islands, Virgin Islands (British), Virgin

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures Akcine bendrove Šiauliu bankas

1					As of 30/09/202	0						As of 31/:	2/2020			
		Gr	oss carrying amo	unt			ed impairment, accumulated fair value due to credit risk and	financial		Gross o	carrying amou	nt		ated impairment, a in fair value due to is ⁴		Collaterals and financial guarantees
		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing	On non-performing exposures	performing		Of which performing but past due >30	Of wi	ich non-performing ¹	On performir	On non-perfor	ming exposures ³	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	Of which Stage	exposures		days and <=90 days		Of which: Of which defaulted 3			Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	266	0	0	ueraurteu	0		0		363	0	0	n derauted	0	0 (,	0
Debt securities (including at amortised cost and fair value)	730		,		0				728		0					,
Central banks	,50	0		0	0				,20		0	0				0
General governments	564	0	0	0	0				545		0	ŏ	ő			0
Credit institutions	12	0	0	0	0		o	0	12		0	0	0	0	0	0
Other financial corporations	40	0	0	0	0		0	0 0	56		0	0	0	0		0
Non-financial corporations	113	0	0	0	0		0	0 0	115	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	1,814	7	91	91	91	20	29 2	47	1,822	6	129	129	129	16 34	34	75
Central banks				0	0	,					0					
Central banks	U	0	0	U	U	,			U	1	U	0	0	1	1 "	Ü
General governments	84	0	0	0	0	C	0	0 0	92	0	0	0	0	0	0	0
Credit institutions	2	0	0	0	0	(0	0 0	2	0	0	0	0	0	0	o
Other financial corporations	18	0	0	0	0	c	0	0 0	18	0	0	o	o	0	0	0
Non-financial corporations	1,045	1	65	65	65	10	22 2	2 37	1,037	1	102	102	102	8 2	5 26	65
of which: small and medium-sized enterprises at amortised cost	908	1	62	62	62	8	21 2	1 36	908	1	99	99	99	6 2	25	64
of which: Loans collateralised by commercial immovable property at amortised cost	709	0	43	43	43	5	13 1	3 28	715	0	76	76	76	5 16	16	57
Households	665	6	26	26	26	S	7	7 9	672	5	27	27	27	8	8	9
of which: Loans collateralised by residential immovable property at amortised cost	267	1	6	6	6	1	1	4	297	0	8	8	8	1	. 1	5
of which: Credit for consumption at amortised cost	145	5	5	5	5	6	2	2 0	142	4	5	5	5	6	2	0
DEBT INSTRUMENTS other than HFT	2,810	7	91	91	91	20	29 2	47	2,913	6	129	129	129	17 34	34	75
OFF-BALANCE SHEET EXPOSURES	278		1	1	1	o	0	0	335		1	1	1	0	0	o

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extrumalized engagement and accumulated engagements and accumulated engagemen



Performing and non-performing exposures Akcine bendrove Šiauliu bankas

				As of 31/03/202	1								As of 30/06/2021	ı.			
		Gross carrying am	ount			ed impairment, accur fair value due to cres 1		Collaterals and financial		Gro	ss carrying amount	5			ed impairment, a fair value due to 5		Collaterals and financial
	perfor past o	due >30	which non-perfor	ming ¹	On performing exposures ²	On non-performing	g exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of whic	:h non-perforr	ning ¹	On performing exposures ²	On non-perform	ming exposures ³	guarantees received on non- performing
	days a	and <=90 days	Of which: defaulted	Of which Stage	exposures	Of	which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	476	0	acidaica				0	0	408	0		0	0	0			
Debt securities (including at amortised cost and fair value)	721	0					0	0	719			0	0	0			
Central banks	0	0	0	0			0	0		0	0	-	0	0		0	. 0
General governments	542	0	0 0	0			0	0	535	0	0	0	0	0		0	0
Credit institutions	12	0	0	0		0	0	0	12	0	0	0	0	0	0	0	0
Other financial corporations	53	0	0	0		0	0	0	55	0	0	0	0	0	0	0	0
Non-financial corporations	115	0	0 0	0	(0	0	0	116	0	0	0	0	0	c	0	0
Loans and advances(including at amortised cost and fair value)	1,875	7 110	110	110	18	26	26	64	1,957	9	96	96	96	17	23	23	58
Central banks	0	0		0	,		0	0	0	0	0			0	,	0	
Central Canas				,	,	1 1	Ü	Ü		0				· ·			٥
General governments	88	0	0 0	0	(0	0	0	83	0	0	0	0	0	d	0	. 0
Credit institutions	1	0	0 0	0	(0	0	0	1	0	0	0	0	0	C	0	0
Other financial corporations	22	0	0 0	0	(0	0	0	18	0	0	0	0	0	C	0	0
Non-financial corporations	1,073	1 8	9 89	89	8	3 21	21	58	1,118	2	73	73	73	9	17	17	51
of which: small and medium-sized enterprises at amortised cost	935	1 8	4 84	84	6	20	20	55	971	2	70	70	70	7	16	16	50
of which: Loans collateralised by commercial immovable property at amortised cost	734	0 69	65	65	5	11	11	51	757	0	56	56	56	5	9	9	44
Households	691	6 2	1 21	21	9	5	5	6	737	7	23	23	23	9	6	6	, 7
of which: Loans collateralised by residential immovable property at amortised cost	331	1	, ,	7	1	1	1	4	367	2	8	8	8	1	1	. 1	5
of which: Credit for consumption at amortised cost	138	4 !	5	5	5	2	3	0	142	4	5	5	5	5	3	3	0
DEBT INSTRUMENTS other than HFT	3,073	7 110	110	110	18	26	26	64	3,084	9	96	96	96	18	23	23	58
OFF-BALANCE SHEET EXPOSURES	357		1 1	1	c	0	0	0	435		5	5	5	0	0	0	0

⁽¹⁾ For the difficultion of non-performing exposures please refer to COMMISSION IMPERENTING REGULATION (EI) 2015/227 of 9 answay 2015, ANNEX V, Part 2-Template related instructions, substate 29
(2) Institutions report here collective allowances for incurred but not reported looses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at aftir value other than HFT)
(3) Institutions report here exported. Severates for financial associal, inclinationally and collective, eliminated (instruments at a mortised cost) and changes in fair value due to provisions (instruments at fair value other than HFT)
(4) For the orbalances sheet Rems, accumulated impairment and accumulated repather changes in fair value due to credit risk are disclosed with a positive sign. The value of the contraction, septiments and accumulated repather changes in fair value due to credit risk are disclosed with the opposite sign of what is reported according to the FIRREP framework (templates F 18.00 / F 19.00), which follows a sign convention. This is because, based on this sign convention, the provisions on of behavior the expectation of the provisions of the



Forborne exposures

			As of 30/	09/2020					As of 31/:	12/2020		
		ying amount of with forbearance	Accumulated i accumulated of value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ring amount of with forbearance	Accumulated in accumulated che value due to cre provisions for forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	194	57	21	19	153	30	203	70	25	22	162	41
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	170	45	18	16	140	26	176	56	21	18	148	37
of which: small and medium-sized enterprises at amortised cost	143	44	17	15	116		150	54	21	18	125	
Households	23	12	3	3	13	4	25	14	4	4	13	4
DEBT INSTRUMENTS other than HFT	194	57	21		153		203	70	25	22	162	
Loan commitments given	2	1	0	0	0	0	2	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice Non-performing forborne loans and advances that failed to meet the non-	0						0					
non-performing forborne loans and advances that railed to meet the non- nerforming exit criteria	35						36					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

[©]For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

Akcine bendrove Šiauliu bankas

Ī			As of 31/	03/2021					As of 30/0	06/2021		
		ring amount of with forbearance	Accumulated i accumulated o value due to o provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ring amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	223	76	21	19	181	50	184	55	13	10	156	39
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	201	66	19	17	171	47	166	47	11	8	148	37
of which: small and medium-sized enterprises at amortised cost	174	65	19	16	147		146	45	10	8	129	
Households	20	10	2	2	10	3	16	8	1	1	8	2
DEBT INSTRUMENTS other than HFT	223	76	21	19	181		184	55	13	10	156	
Loan commitments given	2	1	0	0	0	0	2	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	38						36					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Akcine bendrove Šiauliu bankas

			AS OF 3	0/09/2020					AS OF 3	1/12/2020					AS OF 3	1/03/2021					AS OF 31	0/06/2021		
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	49	5	5	49	1	0	46	9	9	46	1	0	46	8	8	46	1	0	45	8	8	45	2	0
B Mining and guarrying	14	2	2	14	1	0	13	2	2	13	1	0	12	2	2	12	2	0	11	0	0	11	0	0
C Manufacturing	188	21	21	188	11	0	189	23	23	189	12	0	184	17	17	184	8	0	189	17	17	189	8	0
D Electricity, gas, steam and air conditioning supply	30	0	0	30	0	0	32	0	0	32	0	0	34	0	0	34	0	0	37	0	0	37	0	0
E Water supply	20	0	0	20	0	0	20	0	0	20	0	0	18	0	0	18	0	0	20	0	0	20	0	0
F Construction	107	6	6	107	2	0	90	4	4	90	2	0	89	4	4	89	2	0	76	4	4	76	2	0
G Wholesale and retail trade	146	7	7	146	4	0	151	15	15	151	4	0	154	14	14	154	4	0	153	9	9	153	4	0
H Transport and storage	90	1	1	90	1	0	96	1	1	96	1	0	100	1	1	100	1	0	101	1	1	101	1	0
I Accommodation and food service activities	35	9	9	35	3	0	34	19	19	34	3	0	31	16	16	31	2	0	28	14	14	28	1	0
3 Information and communication	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
K Financial and insurance activities	1	0	0	1	0	0	1	0	0	1	0	0	2	0	0	2	0	0	3	0	0	3	0	0
L Real estate activities	217	7	7	217	3	0	219	23	23	219	6	0	241	21	21	241	5	0	275	16	16	275	4	0
M Professional, scientific and technical activities	32	2	2	32	0	0	31	2	2	31	0	0	37	2	2	37	0	0	47	1	1	47	1	0
N Administrative and support service activities	62	3	3	62	3	0	65	2	2	65	2	0	70	2	2	70	2	0	81	2	2	81	2	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0
Q Human health services and social work activities	32	2	2	32	2	0	30	2	2	30	1	0	31	1	1	31	1	0	30	1	1	30	1	0
R Arts, entertainment and recreation	11	0	0	11	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0	10	0	0
S Other services	8	0	0	8	0	0	6	0	0	6	0	0	9	0	0	9	0	0	7	0	0	7	0	0
Loans and advances	1.045	65	65	1.045	32	0	1.037	102	102	1.037	34	0	1.073	90	99	1.073	20	0	1 119	73	73	1 118	26	0

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



2021 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Akcine bendrove Šiauliu bankas

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021		
	Loans and advance	00	AS 01 31/05/2020	<u>'</u>		Loans and advance		AS 01 31/12/2020	<u>'</u>		Loans and advance		AS 01 31/03/2021	<u> </u>		Loans and advance		AS 01 30/00/2021		
	Education and advance	Performing		Non-performing		COURS GIRL GUICIN	Performing		Non-performing		Cours and devente	Performing		Non-performing		Cours and outline	Performing		Non-performing	
(min EUR)		renaming	of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days		raising	of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days		Taloming	of which past due > 30days <= 90 days	, , , , , , , , , , , , , , , , , , , ,	Unlikely to pay that are not past due or past due <= 90 days		renamy	of which past due > 30days <= 90 days	, , , , , , , , , , , , , , , , , , , ,	Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	1,814	1,723	7	91	42	1,822	1,693	6	129	85	1,875	1,766	7	110	78	1,957	1,861	9	96	68
Of which secured	1,350	1,264	2	86	39	1,369	1,245	2	124	81	1,439	1,334	3	105	75	1,514	1,424	6	91	65
Of which secured with immovable property	1,180	1,110	1	70	30	1,203	1,094	1	109	72	1,249	1,159	2	90	67	1,292	1,214	2	78	57
Of which instruments with LTV higher than 60% and lower or equal to 80%	184	174		10	6	214	203		12	6	253	245		8	7	289	281		8	7
Of which instruments with LTV higher than 80% and lower or equal to 100%	54	43		11	6	96	80		16	10	83	71		12	9	107	102		5	3
Of which instruments with LTV higher than 100%	69	56		13	2	50	38		12	2	52	41		10	0	37	26		11	2
Accumulated impairment for secured assets	36	11	0	26	7	40	9	0	31	10	34	11	0	23	9	30	10	0	20	7
Collateral																				
Of which value capped at the value of exposure	1,137	1,092	1	45	23	1,159	1,085	1	74	56	1,213	1,149	1	63	52	1,285	1,229	3	57	48
Of which immovable property	951	916	1	36	15	976	911	1	65	49	1,022	966	1	56	46	1,070	1,020	2	50	42
Of which value above the cap	5,233	4,808	4	424	257	5,227	4,602	5	625	484	5,286	4,674	7	612	497	5,475	4,921	7	554	445
Of which immovable property	1,998	1,924	1	74	40	1,956	1,794	2	161	130	1,996	1,839	3	157	132	2,085	1,937	4	149	127
Financial guarantees received	50	49	0	2	0	60	58	0	1	0	68	67	0	1	0	86	85	2	1	0
Accumulated partial write-off	-11	0	0	-11	0	-8	0	0	-8	0	-8	0	0	-8	0	ę	0	0	-8	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 1% or above.



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

								As of 30	/09/2020															As of 31/	12/2020							
														*	Maximum amount of the guarantee that can be considered	Gross carrying amount														×	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi				Performing			Non-perform									Non-performin											
nin EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impainal (Stage 2)		Of which: exposures with forbusrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbassince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbalizance measures	Of which: Unlikely to pay that are not past-due or past-due <= 00 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures				Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortneamon measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Inflows to non-parforming exposures
	73	73	0	29	0		0	1	1	0	0	0	0	0	0	0	s	5	0	1	0		0	0		0	۰	0	0	0	0	۰
	7	7	0	1	0	۰	0	۰	0	0	0	0		0	0	0	2	2	0		0		0	0	۰	0	۰	٥	0	۰	0	
residential immovable property	4	4	0		0		0		0	0	0	0	۰	0		0	1	1	0		0		0	۰		0		۰	0	0	0	
orations	66	66	0	28	0		0		0	0	0	0		0	0	0	3	3	0	1	0		0	0		0	0	0	0	0	0	
m-sized Enterprises	62	62		27												0	3	3		1			0	0								

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi				Performing			Non-perform	ing					Performing			Non-perform	ing			Performing			Non-performe				
(min EUR)			Of which: exposures with forbserance measures	Of which: Instruments with significant increase in increase in initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			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 forbairance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis				Of which: exposures wit forteasings measures	Of which: in Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbasising measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbeatings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	13	13	0	4		۰	0	0	٥	0	0	0	۰	0	۰	۰	72	72	2	17	۰		0	0	۰	۰		0	0	0	0	۰
of which: Households	3	3	0		0		0	0	0	0	0	0		0	0	0	7	7	1	1	0		0	0	0	0		0	0	0	0	
of which: Collateralised by residential immovable property	1	1	0		0	۰	0	0	0	0	0	0	0	0	0	0	3	3		0	0		0	0	0	0		0	0	0	٥	0
of which: Non-financial corporations	10	10	0	4	0		0		0	0	0	0	۰			0	65	65	1	16	0	0	0			0		0	0	٥		0
of which: Small and Medium-sized Enterprises	10	10	0	4		۰	٥	۰	٥	0	0	0	۰	0	۰	0	61	61	1	16	0	۰	0	0	۰	٥	۰	0	0	0	0	۰
of which: Collateralised by commercial immovable property	7	7	0	3	0		0		0		0	0	۰	0	0	0	52	52	1	14		۰	0	0	0	0		0	0	0		۰

Ī								As of 30	09/2020															As of 3	1/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min ESR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in ordit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	of which: exposures with forbearance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	white brillows to inches to missions to missions (2 in order this inches of the performing that popularies in oppositions to the second this inches of the performing that the second this is to the second this inches of the second this inches of the second this is the second this inches of the second thi						Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposums will forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbusiance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures	
Newly originated loans and advances subject to public guarantee schemes	2	2	0	1	0	0	0		0	0	0	0	۰	0			2	2	0		0			0		۰		0	0	0	0	0
of which: Households					0			۰	0			0				۰	0	0						0	۰			0				0
of which: Collateralised by residential immovable property					0			۰	0			0				۰	0	0						0	۰			0				0
of which: Non-financial corporations	2	2	0	1	0		0	۰	0	0	0	0	0	0	0	0	2	2	0		0		0	0		0			0	0	0	0
of which: Small and Medium-sized Enterprises		1			0			۰	0			0					2	2			0			0	0			0				
of which: Collateralised by commercial immovable property		1			0			۰	0							۰		0			0			0	0			0				0



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ì								As of 31	/03/2021															As of 30	/06/2021						
															Maximum amount of the guarantee that can be considered	Gross carrying amount													k .	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform				Performing									Performing			Non-perform				Performing						
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days			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 forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures wit forbearance measures	Of which: in Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbassance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wi forbusinance measures		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contant of the COVID-19 crisis	
Loans and advences subject to active EBA-compliant monitoria	4	4	2	2	0		۰	0	0	0		0	۰	٥	0	0	3	3	2	2	0		۰	0	۰	۰	0		0	0	0
of which: Households	2	2	0		0		0	0	0	0		0	۰	0	0	0	0				0	0	0	0		٥	0	0	0	0	0
of which: Collaboralised by residential immovable property	2	2	0		0		0	0	0	0		0		0	0	0	0		0		0	0		0		0	0	0		0	
of which: Non-financial corporations	2	2	2	2	0	0	0	0	0	0	0	0		0	0	0	2	2	2	2	0	0	0	0		0	0	0	0	0	0
of which: Small and Medium-sized Enterprises	2	2	2	2	0	0	0	0	0	0		0		0	0	0	2	2	2	2	0	0	0	0		0	0	0	0	0	0
of which: Collaboralised by commercial immovable property	2	2	2	2	0		0	0	0	0		0		0	0	0	2	2	2	2	0	0		0		0	0	0	0	0	0

								As of 31	/03/2021															As of 30	0/06/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi	ing			Performing			Non-perform	rg					Performing			Non-perform	ning			Performing			Non-performi				
(min EUR)			Of which: soppisaris will forbeirance measures	Of which: Instruments with significant increase in oxidit risk sino initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortheir ance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Szepe 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeinance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which exposures wit forbearance measures	Of which: h Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forberance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	
	64	64	2	18	0		0	0	0	0		0		0	0		s	59	2	17	0	0	0	1	1	0		0	0	۰	0	0
of which: Households	7	7	1	1	0	0	0	0	0	0		0	۰	0	0	0			1	1	0	0	0	0		0		0	0		0	0
of which: Collateralised by residential immovable property	3	3	0		۰	۰	0	0	0	0		0		0	0	۰	4	4	0		0	0		0		0		0	0	۰	0	0
of which: Non-financial corporations	57	57	2	17	0		0	0	0	0		0		0	0	0	52	52	2	16	0	0	0	0		0		0	0	۰	0	0
of which: Small and Medium-sized Enterprises	55	55	2	15	0		0	0	0	0	۰	0	۰	0	0	٥	50	50	2	14	0	0		0		0		0	0	۰	0	
of which: Collaboralised by commercial immovable property	46	46	1	15	0	۰			0			0	۰	0			43	43	2	13	0	0				0				۰		

								As of 31,	/03/2021															As of 30	/06/2021							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount														*	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform			l	Performing									Performing														
(min EUR)			Of which: exposures wit forbearance measures	Of which: the instruments with significant increase in could risk since increase in recognition but not credit-impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since increase in credit risk since incognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pa that are not past-due <= 90 days	Public guinantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures will forbearance measures	Of which: Instruments with significant increase in credit raik since ential recognition but not credit- irroaled (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposiums w forbearance measures	Of which: instruments with significant increase in credit risk since incognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	3	3		0	0	۰	0	0	٥	0	۰	0		0	0	0	4	4	۰	1	0	0		0	0	0		0	0	0	1	
of which: Households	0	0						0	0			0				0	0				0			0	0			0				
of which: Collateralised by residential immovable property					۰			0	0			0				0	0				0			0	0			0				
of which: Non-financial corporations	1	3	0		0		0	0	0	0	0	0	0	0	0	0	4	4	۰	1	0	0	۰	0	0	0			0	0	1	0
of which: Small and Medium-sized Enterprises	3	3						0	0			0				0	3	3			0			0	0			0				
of which: Collaboralised by commercial immovable property								0	0			0				0	1	1			0			0				0				