

## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	Akcinė bendrovė Šiaulių bankas
<b>LEI Code</b>	549300TK038P6EV4YU51
<b>Country Code</b>	LT

## 2024 EU-wide Transparency Exercise

### Key Metrics

Akcinė bendrovė Šiaulių bankas

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	456	485	465	459	C 01.00 (r0020,c0010)	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	444	470	457	451	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	456	485	465	459	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	444	470	457	451	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	517	547	528	525	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	505	531	520	517	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	2,422	2,439	2,503	2,625	C 02.00 (r0010,c0010)	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	2,410	2,424	2,495	2,617	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.82%	19.90%	18.59%	17.49%	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	18.43%	19.38%	18.33%	17.24%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.82%	19.90%	18.59%	17.49%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.43%	19.38%	18.33%	17.24%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.34%	22.41%	21.11%	20.01%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.95%	21.91%	20.85%	19.76%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	4,912	5,082	5,069	5,264	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.28%	9.55%	9.18%	8.72%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

Akcinė bendrovė Šiaulių bankas

		(mln EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	456	485	465	459	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	444	470	457	451	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	4,912	5,082	5,069	5,264	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	4,900	5,066	5,061	5,256	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.28%	9.55%	9.18%	8.72%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.06%	9.27%	9.04%	8.58%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	517	547	528	525	C01.00 (0001,0001)	Articles 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	456	465	465	459	C01.00 (0002,0002)	Article 50 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	176	216	215	217	C01.00 (0005,0005)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	212	218	218	218	C01.00 (0010,0010)	Articles 36(1) point (c), 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-7	-5	-5	-4	C01.00 (0038,0038)	Articles 41(10), 26(1) point (e) and 38 (1) point (j) of CRR
	A.1.4	Other Reserves	22	22	22	22	C01.00 (0039,0039)	Articles 41(17) and 26(1) point (k) of CRR
	A.1.5	Funds for general banking risk	48	61	61	61	C01.00 (0033,0033)	Articles 41(1), 26(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0026,0026)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C01.00 (0028,0028)	Articles 32 to 35 and 38 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8	-42	-42	-42	C01.00 (0030,0030) - C 01.00 (0040,0040)	Articles 41(1), 36(1) point (b) and 37 of CRR, Article 41(1), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	0	0	0	0	C01.00 (0037,0037)	Article 36(1) point (c) and 38 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0036,0036)	Articles 36(1) point (e), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0036,0036)	Articles 41(10), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0042,0042)	Article 41(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0046,0046)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.25% risk weight	0	0	0	0	C01.00 (0045,0045) - C 01.00 (0045,0045) + C 01.00 (0047,0047) - C 01.00 (0047,0047)	Articles 42(6), 36(1) point (i) and 89 to 91 of CRR, Article 36(1) point (h), 34(1) point (b), 24(1) point (b) and 25 of CRR, Article 36(1) point (i), and 27(2) of CRR, Article 36(1) point (i), and 131(b) of CRR and Article 36(1) point (i) and 131(b) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0045,0045)	Articles 36(1) point (h), 24(1) point (b), 24(1) point (b) and 25 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	C01.00 (0048,0048)	Article 42(7), 36(1) point (i), 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	C01.00 (0036,0036)	Articles 36(1) point (c) and 38, Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0050,0050)	Articles 42(7), 36(1) point (i), 45, 46, 47, 49(1) point (b), 49(1) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0051,0051)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C01.00 (0051,0051)	Articles 36(1) point (i) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0051,0051)	Articles 36(1) point (i) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0051,0051)	Articles 36(1) point (i) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0054,0054)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	-12	-21	C01.00 (0059,0059)	-
	A.1.21	Transitional adjustments	12	16	8	8	NAI (1.1.6 - 1.1.8 - 1.1.9)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C01.00 (0029,0029)	Articles 48(1) to (3), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0040,0040)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	12	16	8	8	C01.00 (0029,0029)	Articles 480 to 472, 479 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00 (0035,0035)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C01.00 (0046,0046) - C 01.00 (0047,0047)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0076,0076)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0068,0068) - C 01.00 (0070,0070) + C 01.00 (0070,0070) - C 01.00 (0070,0070) + C 01.00 (0070,0070) - C 01.00 (0070,0070)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0068,0068) - C 01.00 (0068,0068) + C 01.00 (0070,0070) - C 01.00 (0070,0070)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	456	485	465	459	C01.00 (0015,0015)	Article 71 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	61	61	63	66	C01.00 (0070,0070)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	70	70	70	95	C01.00 (0070,0070) - C 01.00 (0080,0080)	-	
A.4.2	Other Tier 2 Capital components and deductions	-9	-9	-7	-29	C01.00 (0050,0050) - C 01.00 (0050,0050) + C 01.00 (0068,0068) - C 01.00 (0068,0068) + C 01.00 (0070,0070) - C 01.00 (0070,0070)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0080,0080) - C 01.00 (0080,0080) + C 01.00 (0080,0080) - C 01.00 (0080,0080)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	2,422	2,439	2,503	2,625	C01.00 (0010,0010)	Articles 90(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	12	16	8	8	C01.00 (0010,0010)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.82%	19.90%	18.59%	17.49%	SA1(1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.82%	19.90%	18.59%	17.49%	SA1(2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	21.34%	22.41%	21.11%	20.01%	SA1(3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	444	470	457	451	A.1.A.12.A.1.3+MIN(A.2.A.1.A.2.2-A.4.A+MIN(A.2.A.2.A.3+0,0))	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.43%	19.38%	18.33%	17.24%	(B.1)/(E.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	12	16	8	8	C01.00 (0040,0040)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0046,0046)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0046,0046)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	12	16	8	8	C01.00 (0046,0046)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 Capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

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Overview of Risk exposure amounts

Akcinė bendrovė Šiaulių bankas

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	2,114	2,081	2,095	2,204	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	2,114	2,081	2,095	2,204	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	14	18	20	24	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	0	0	0	0	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	43	44	90	104	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	29	23	23	19	C 02.00 (r0520, c0010)
Of which the standardised approach	29	23	23	19	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0011)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	221	274	274	274	C 02.00 (r0590, c0010)
Of which basic indicator approach	221	274	274	274	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	2,422	2,439	2,503	2,625	

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

<sup>2</sup> 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.

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P&L

Akcinė bendrovė Šiaulių bankas

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	154	217	65	133
Of which debt securities income	8	10	3	7
Of which loans and advances income	146	206	62	126
Interest expenses	36	57	25	52
(Of which deposits expenses)	29	46	21	43
(Of which debt securities issued expenses)	7	11	5	9
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	15	20	7	14
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	2	2	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	2	-3	2	3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	3	9	0	0
Net other operating income /(expenses)	-1	-4	0	0
<b>TOTAL OPERATING INCOME, NET</b>	<b>139</b>	<b>184</b>	<b>48</b>	<b>96</b>
(Administrative expenses)	40	62	18	39
(Cash contributions to resolution funds and deposit guarantee schemes)	2	3	1	1
(Depreciation)	4	5	2	4
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 <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	9	16	2	4
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	9	16	2	4
(Impairment or (-) reversal of impairment of investments in subsidiaries, 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 subsidiaries, joint ventures and associates	1	-2	2	3
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>85</b>	<b>96</b>	<b>28</b>	<b>53</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>66</b>	<b>75</b>	<b>23</b>	<b>43</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>66</b>	<b>75</b>	<b>23</b>	<b>43</b>
Of which attributable to owners of the parent	66	75	23	43

<sup>1</sup> Information available only as of end of the year

<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Akcinių bendrovių šiaulių bankas

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	571				744				670				668				IAS 1.54 (f)	
Financial assets held for trading	30	10	1	20	21	5	0	16	23	6	1	16	16	8	1	6	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	7	0	0	7	6	0	0	6	8	0	0	7	9	0	0	8	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)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	70	70	0	0	72	70	0	2	73	71	0	2	57	57	0	0	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	3,645				3,679				3,846				3,980				IFRS 7.8(c); 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 <sup>1</sup>	61				110				118				118					
<b>TOTAL ASSETS</b>	<b>4,385</b>				<b>4,632</b>				<b>4,736</b>				<b>4,645</b>				IAS 1.8(a), K3.6	

<sup>1</sup> Portfolios, which are vGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References			
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>						
		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	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	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				
Financial assets at fair value through other comprehensive income	Debt securities	68	3	0	0	0	0	69	3	0	0	0	0	0	0	70	3	0	0	0	0	0	56	1	0	0	0	0	Annex V Part 1.31.44(b)
	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	0	0	0	Annex V Part 1.31.44(a)
Financial assets at amortised cost	Debt securities	745	0	0	0	0	0	740	0	0	0	0	0	0	0	799	0	0	0	0	0	0	787	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	2,670	195	80	-20	-6	-20	2,686	218	85	-25	-7	-19	2,792	220	88	-26	-8	-20	2,945	208	92	-27	-7	-21	Annex V Part 1.31.44(a)			

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

<sup>(2)</sup> 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.

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Akcinė bendrovė Šiaulių bankas

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	0	1	0	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	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	3,868	4,065	4,176	4,271	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	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(l)
Tax liabilities	16	13	18	9	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	6	8	7	7	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 <sup>1</sup>	0	0	0	0	Annex V.Part 1.29
<b>TOTAL LIABILITIES</b>	<b>3,891</b>	<b>4,087</b>	<b>4,202</b>	<b>4,288</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>495</b>	<b>544</b>	<b>535</b>	<b>557</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>4,385</b>	<b>4,632</b>	<b>4,736</b>	<b>4,845</b>	IAS 1.IG6

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

Akcinė bendrovė Šiaulių bankas

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		0	1	0	0	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	487	492	497	501	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	304	273	315	338	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	251	226	262	287	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	58	51	47	49	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	21	5	7	9	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	114	175	168	201	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	73	81	78	102	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	773	759	770	721	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	605	568	557	508	ECB/2013/33 Annex 2.Part 2.9.1
	Households	1,838	1,970	1,974	2,072	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	706	759	681	710	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		228	276	281	305	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		72	73	75	96	Annex V.Part 1.37
Other financial liabilities		66	70	125	83	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>3,868</b>	<b>4,066</b>	<b>4,177</b>	<b>4,272</b>	

2024 EU-wide Transparency Exercise

Market Risk

Akcinė bendrovė Šiaulių bankas

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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	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			
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023											
Traded Debt Instruments	26	23	0	0	0	0							0	0	0	0								
Of which: General risk	3	5	0	0	0	0							0	0	0	0								
Of which: Specific risk	25	18	0	0	0	0							0	0	0	0								
Equities	1	1	0	0	0	0							0	0	0	0								
Of which: General risk	1	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	1	0	0	0	0	0							0	0	0	0								
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								
<b>Total</b>	<b>29</b>	<b>23</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024											
Traded Debt Instruments	22	19	0	0	0	0							0	0	0	0								
Of which: General risk	3	4	0	0	0	0							0	0	0	0								
Of which: Specific risk	19	15	0	0	0	0							0	0	0	0								
Equities	1	0	0	0	0	0							0	0	0	0								
Of which: General risk	0	0	0	0	0	0							0	0	0	0								
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0								
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								
<b>Total</b>	<b>23</b>	<b>19</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	1,541	1,541	0	0	1,507	1,507	0	0
	Regional governments or local authorities	60	61	0	0	50	51	0	0
	Public sector entities	4	30	0	0	6	25	0	0
	Multilateral Development Banks	1	1	0	0	1	1	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	181	80	21	0	73	71	23	0
	Corporates	504	400	344	0	468	383	336	0
	of which: SME	338	251	202	0	271	228	182	0
	Real estate	958	643	600	0	680	475	451	0
	of which: SME	223	205	117	0	181	159	90	0
	Secured by mortgages on immovable property	3,234	3,080	788	0	3,204	3,207	794	0
	of which: SME	987	904	482	0	1,058	989	481	0
	Exposures in default	80	57	52	23	85	62	70	0
	Reins associated with particular high risk	117	100	151	0	110	93	140	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	10	10	0	0	0	0	0	0	
Collective investments undertakings (CIU)	10	10	49	0	11	11	36	0	
Other exposures	15	15	26	0	15	15	21	0	
Other exposures	141	141	0	0	131	131	0	0	
Standardised total <sup>4</sup>	4,900	4,900	2,281	47	5,124	4,784	2,091	51	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effects due to credit cover and factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Discontinued Total does not include the securitisation position unless in the results prior to the 2014 exercise.

<sup>3</sup> Only the most relevant categories are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>4</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
LITHUANIA	Central governments or central banks	1,000	1,000	0	0	1,233	1,233	0	0
	Regional governments or local authorities	60	61	0	0	50	51	0	0
	Public sector entities	1	70	1	0	4	70	1	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	10	10	7	0	7	7	0	0
	Corporates	468	340	291	0	414	327	283	0
	of which: SME	338	251	202	0	271	228	182	0
	Real estate	958	643	600	0	880	776	583	0
	of which: SME	223	205	117	0	181	158	94	0
	Secured by mortgages on immovable property	1,818	1,688	788	0	1,924	1,799	796	0
	Exposures in default	80	57	42	23	85	62	70	0
	Reins associated with particular high risk	117	100	151	0	110	93	140	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	10	10	0	0	0	0	0	0
Collective investments undertakings (CIU)	10	10	49	0	11	11	36	0	
Other exposures	15	15	26	0	15	15	21	0	
Other exposures	141	141	0	0	131	131	0	0	
Standardised total <sup>4</sup>	4,900	4,900	2,281	47	5,124	4,784	2,091	51	

<sup>1</sup> Original exposure, unless Exposure value, is reported before taking into account any effects due to credit cover and factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>2</sup> Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
Consolidated data	Central governments or central banks	1,362	1,362	4		1,356	1,356	3	
	Regional governments or local authorities	51	50	0		49	49	0	
	Public sector entities	4	3	0		4	3	0	
	Multi-lateral Development Banks	1	1	0		1	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	217	246	248		212	246	247	
	Corporates	419	339	292		460	367	314	
	of which: SME	238	202	162		292	241	196	
	of which: SME	187	167	132		144	122	98	
	Secured by mortgages on immovable property	172	149	85		159	146	84	
	of which: SME	1,072	1,051	838		2,214	1,999	820	
	of which: SME	1,097	1,025	509		1,889	1,812	501	
	Exposures in default	86	64	72	13	92	68	72	20
	Items associated with particularly high risk	115	101	151		154	121	181	
	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)	16	16	41		29	29	44		
Equity	35	35	85		27	27	51		
Other resources	134	133	10		139	129	54		
Standardised Total <sup>3</sup>	3,213	4,802	3,110	23	5,218	6,403	3,227	23	

(1) Original exposure, unless 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) Defaulted Total does not include the securitisation position unless in the results prior to the 2023 exercise.  
 (3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
LITHUANIA	Central governments or central banks	1,208	1,208	0		1,206	1,206	0	
	Regional governments or local authorities	51	50	0		48	48	0	
	Public sector entities	4	3	0		4	3	0	
	Multi-lateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	201	201	201		201	201	201	
	of which: SME	201	202	162		202	241	196	
	of which: SME	187	171	132		144	122	98	
	Secured by mortgages on immovable property	172	149	85		159	146	84	
	of which: SME	1,071	1,051	838		2,214	1,999	820	
	of which: SME	1,097	1,025	509		1,889	1,812	501	
	Exposures in default	86	64	72	13	91	68	72	20
	Items associated with particularly high risk	115	101	151		154	121	181	
	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)	16	16	41		29	29	44		
Equity	28	28	68		28	28	54		
Other resources	111	111	85		119	117	85		
Standardised Total <sup>3</sup>				23				23	

(1) Original exposure, unless 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 and provisions per country of counterparty includes those for securitisation exposures but excludes general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Akcinė bendrovė Šiaulių bankas

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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											
IRB Total <sup>2</sup>			0					0			

<sup>(1)</sup> 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).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Akcinė bendrovė Šiaulių bankas

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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											
IRB Total <sup>2</sup>			0					0			

<sup>(1)</sup> 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).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Akcinė bendrovė Šiaulių bankas

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
		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		
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East														
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean	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 ] [ 10Y - more ] Total	Africa	2	2	0	0	0	2	0	0	0	0	0	0	0	1
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	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 ] [ 10Y - more ] Total		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 counterparties 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 counterparties (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 counterparties (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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, 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, Guadeloupe, Martinique, Puerto Rico, Saint Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying eGAAP



2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Akcinė bendrovė Šiaulių bankas

As of 30/06/2024

Direct exposures															Risk weighted exposure amount
On balance sheet												Off balance sheet			
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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]	Finland														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	France														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		3	3	0	0	3	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	3	3	0	0	3	0	0	0	0	0	0	0	0	0	
[ 0 - 3M]	Croatia														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Greece														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Hungary														
[ 3M - 1Y]															
[ 1Y - 2Y]															
[ 2Y - 3Y]															
[ 3Y - 5Y]															
[ 5Y - 10Y]															
[ 10Y - more]															
Total															
[ 0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[ 0 - 3M]	Italy	2	2	0	0	0	0	2	0	0	0	0	0	0	0
[ 3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total	2	2	0	0	0	0	2	0	0	0	0	0	0		









2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

Akcinė bendrovė Šiaulių bankas

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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				
[ 0 - 3M ]	Other Central and eastern Europe countries non EEA																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Middle East																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		2	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	2	2	0	0	0	0	2	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]	Africa																
[ 3M - 1Y ]																	
[ 1Y - 2Y ]																	
[ 2Y - 3Y ]																	
[ 3Y - 5Y ]																	
[ 5Y - 10Y ]																	
[ 10Y - more ]																	
Total																	
[ 0 - 3M ]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	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 counterparties 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 counterparties (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 counterparties (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, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, 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, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 e4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Akcinė bendrovė Šiaulių bankas

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2</sup>				On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>					Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2</sup>				On performing exposures <sup>3</sup>	On non-performing exposures <sup>3</sup>				
		Of which: defaulted	Of which Stage 3 <sup>4</sup>				Of which Stage 3 <sup>4</sup>	Of which Stage 3 <sup>4</sup>	Of which Stage 3 <sup>4</sup>	Of which Stage 3 <sup>4</sup>	Of which: defaulted		Of which Stage 3 <sup>4</sup>			Of which Stage 3 <sup>4</sup>		Of which Stage 3 <sup>4</sup>	Of which Stage 3 <sup>4</sup>	Of which Stage 3 <sup>4</sup>		
mil. EUR																						
Cash balances at central banks and other demand deposits	487	0	0	0	0	0	0	0	0	0	0	672	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	818	0	0	0	0	0	0	0	0	0	0	812	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	712	0	0	0	0	0	0	0	0	0	0	711	0	0	0	0	0	0	0	0	0	
Credit institutions	2	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0	0	
Other financial corporations	36	0	0	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0	
Non-financial corporations	65	0	0	0	0	0	0	0	0	0	0	67	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,950	24	80	80	80	26	21	20	52	2,995	20	85	85	85	33	20	19	57				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	60	0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	6	0	0	0	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	103	0	0	0	0	1	0	0	0	111	0	0	0	0	2	0	0	0	0	0	0	
Non-financial corporations	1,548	10	56	56	56	16	11	11	43	1,552	7	59	59	59	18	11	11	46				
of which: small and medium-sized enterprises	1,369	9	52	52	52	13	10	9	41	1,404	6	39	39	39	14	10	9	27				
of which: Loans collateralised by commercial immovable property	983	1	40	40	40	8	6	6	33	999	0	41	41	41	7	7	7	32				
Households	1,233	11	24	24	24	9	9	9	9	1,262	11	27	27	27	13	9	9	11				
of which: Loans collateralised by residential immovable property	738	6	10	10	10	1	3	3	7	759	7	11	11	11	0	3	3	9				
of which: Credit for consumption	265	4	7	7	7	6	3	3	0	274	4	8	8	8	9	4	4	0				
DEBT INSTRUMENTS other than HFT	4,252	24	80	80	80	26	21	20	52	4,479	20	85	85	85	33	20	19	57				
OFF-BALANCE SHEET EXPOSURES	60	0	0	0	0	0	0	0	0	542	0	0	0	0	0	0	0	0	0	0	0	

<sup>1</sup> For the definition of non-performing exposures please refer to Article 47a(2) of Regulation (EU) No 575/2013 (CRD).

<sup>2</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>3</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

<sup>4</sup> 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 denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5</sup> 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.

2024 EU-wide Transparency Exercise

Performing and non-performing exposures

Akcínė bendrovė Šiaulių bankas

	As of 31/03/2024											As of 30/06/2024																							
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>																	
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(2)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures													
		Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which: defaulted	Of which Stage <sup>(4)</sup>					Of which: defaulted	Of which Stage <sup>(4)</sup>																					
(in € bn)																																			
Cash balances at central banks and other demand deposits	592	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	594	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	871	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	844	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	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	730	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	777	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	-2	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
Other financial corporations	-26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	53	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,106	22	88	88	88	34	20	20	20	58	58	3,253	23	92	92	34	21	21	61	61	21	21	61	61	21	21	61	61	21	21	61	61	21	21	
Central banks	0	0	0	0	0	0	0	0	0	0	0	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	57	0	0	0	0	0	0	0	0	0	0	56	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	5	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	124	0	0	0	0	2	2	2	2	138	138	138	0	0	0	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	1,626	7	58	58	58	18	10	10	10	45	45	1,683	9	61	61	17	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	11	
of which: small and medium-sized enterprises	1,456	6	33	33	33	16	9	9	9	22	22	1,497	7	38	38	7	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	38	
of which: Loans collateralised by commercial immovable property	1,087	0	38	38	38	7	7	7	7	32	32	1,081	0	44	44	1	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	
Households	1,294	14	30	30	30	14	9	9	9	13	13	1,372	14	31	31	15	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	9	
of which: Loans collateralised by residential immovable property	781	7	13	13	13	0	3	3	3	10	10	825	7	14	14	0	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	
of which: Credit for consumption	285	5	9	9	9	11	4	4	4	0	0	313	4	9	9	11	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	
DEBT INSTRUMENTS other than HFT	4,589	22	88	88	88	34	20	20	20	58	58	4,690	23	92	92	34	21	21	61	61	21	21	61	61	21	21	61	61	21	21	61	61	21	21	
OFF-BALANCE SHEET EXPOSURES	54	0	0	0	0	0	0	0	0	0	0	43	-1	1	1	-1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/451 - 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 FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Akcinė bendrovė Šiaulių bankas

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on 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		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
(min EUR)												
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)	84	37	11	10	68	26	104	44	10	10	90	33
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	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	76	31	8	7	65	24	97	39	8	7	86	31
of which: small and medium-sized enterprises	59	30	7	7	49		78	22	7	7	68	
Households	8	6	3	3	3	2	7	5	2	2	3	2
DEBT INSTRUMENTS other than HFT	84	37	11	10	68		104	44	10	10	90	
Loan commitments given	1	0	0	0	0	0	1	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	35						33					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup> 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

<sup>(3)</sup> 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 5% or above.

2024 EU-wide Transparency Exercise

Forborne exposures

Akcinė bendrovė Šiaulių bankas

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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)	95	43	10	9	80	31	102	45	10	9	88	33
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	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	87	37	7	7	77	30	94	39	7	7	85	31
of which: small and medium-sized enterprises	65	15	7	6	56		78	23	6	6	69	
Households	8	6	3	3	3	2	8	6	3	3	2	1
DEBT INSTRUMENTS other than HFT	95	43	10	9	80		102	45	10	9	88	
Loan commitments given	2	0	0	0	0	0	3	1	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	19						19					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

(3) 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 5% or above.

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Akcinė bendrovė Šiaulių bankas

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>
A Agriculture, forestry and fishing	52	3	3	52	0	0	48	1	1	48	0	0	48	1	1	48	0	0	54	1	1	54	0	0
B Mining and quarrying	6	0	0	6	0	0	9	0	0	9	0	0	10	0	0	10	0	0	10	0	0	10	0	0
C Manufacturing	189	4	4	189	6	0	188	24	24	188	4	0	197	24	24	197	4	0	205	23	23	205	3	0
D Electricity, gas, steam and air conditioning supply	79	1	1	79	2	0	67	1	1	67	2	0	69	1	1	69	3	0	71	6	6	71	3	0
E Water supply	23	0	0	23	0	0	27	1	1	27	0	0	31	2	2	31	0	0	32	1	1	32	0	0
F Construction	146	4	4	146	2	0	149	4	4	149	4	0	168	4	4	168	3	0	171	4	4	171	4	0
G Wholesale and retail trade	175	4	4	175	3	0	165	4	4	165	2	0	173	4	4	173	2	0	173	4	4	173	2	0
H Transport and storage	126	0	0	126	2	0	108	0	0	108	1	0	109	1	1	109	1	0	102	3	3	102	2	0
I Accommodation and food service activities	41	0	0	41	1	0	41	0	0	41	1	0	50	0	0	50	0	0	54	0	0	54	0	0
J Information and communication	7	0	0	7	0	0	11	0	0	11	0	0	10	0	0	10	0	0	11	0	0	11	0	0
K Financial and insurance activities	2	0	0	2	0	0	2	0	0	2	0	0	1	0	0	1	0	0	0	0	0	0	0	0
L Real estate activities	449	18	18	449	5	0	473	28	28	473	10	0	501	17	17	501	9	0	505	14	14	505	7	0
M Professional, scientific and technical activities	37	1	1	37	1	0	39	1	1	39	1	0	38	1	1	38	1	0	39	1	1	39	2	0
N Administrative and support service activities	155	3	3	155	3	0	157	2	2	157	2	0	150	3	3	150	3	0	173	2	2	173	3	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	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
Q Human health services and social work activities	28	0	0	28	1	0	27	2	2	27	0	0	45	2	2	45	0	0	45	1	1	45	0	0
R Arts, entertainment and recreation	10	0	0	10	0	0	10	0	0	10	0	0	9	0	0	9	0	0	9	0	0	9	0	0
S Other services	6	0	0	6	0	0	6	0	0	6	1	0	3	0	0	3	1	0	5	0	0	5	1	0
Loans and advances	1,645	56	56	1,645	27	0	1,592	59	59	1,592	29	0	1,626	59	59	1,626	29	0	1,683	61	61	1,683	29	0

<sup>1</sup>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 opposite sign of what is reported according to the FRRREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2024 EU-wide Transparency Exercise  
Collateral valuation - loans and advances  
Akčné bendrovi šiaulių bankas

(mln EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Loans and advances		Performing			Non-performing			Loans and advances		Performing			Non-performing			Loans and advances		Performing			Non-performing		
			if which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			if which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			if which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			if which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			if which past due > 30days <= 90 days	
Gross carrying amount	2,960	2,870	24	80	51	2,995	2,900	20	85	49	3,196	3,058	22	88	46	3,253	3,161	23	92	39				
Of which secured	2,264	2,223	20	71	47	2,317	2,241	16	76	45	2,400	2,311	17	78	40	2,467	2,415	19	82	35				
Of which secured with immovable property	1,988	1,932	9	56	43	2,031	1,974	7	58	38	2,130	2,072	8	58	34	2,198	2,133	8	65	29				
Of which instruments with LTV higher than 60% and lower or equal to 80%	538	532		6	4	361	356		6	3	363	355		7	2	384	378		8	4				
Of which instruments with LTV higher than 80% and lower or equal to 100%	102	100		1	0	206	202		2	2	107	104		4	2	178	175		3	2				
Of which instruments with LTV higher than 100%	40	40		1	0	32	31		2	0	30	30		0	0	27	27		0	0				
Accumulated impairment for secured assets	35	48	4	17	8	35	26	2	18	6	35	49	2	15	6	35	49	2	18	7				
Collateral																								
Of which value capped at the value of exposure	2,104	2,059	9	45	36	2,142	2,094	8	48	32	2,259	2,191	9	47	39	2,336	2,282	9	55	23				
Of which immovable property	1,755	1,715	7	41	34	1,808	1,766	7	43	30	1,893	1,850	7	43	27	1,954	1,905	7	49	21				
Of which value above the cap	6,578	6,088	30	491	386	7,268	6,800	10	459	338	7,528	7,073	17	453	335	7,635	7,102	14	534	238				
Of which immovable property	3,022	2,824	12	398	307	3,512	3,340	8	367	123	3,666	3,493	14	374	128	3,674	3,449	10	225	101				
Financial guarantees received	148	141	7	8	2	142	132	6	9	4	143	133	6	10	5	145	139	6	6	1				
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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 5% or above.