

Bank Name	Akcinė bendrovė Šiaulių bankas
LEI Code	549300TK038P6EV4YU51
Country Code	LT

The EBA started collecting supervisory data for Akcine bendrove Šiauliu bankas in Q4 2018, therefore data for the previous quarter are not included in the Transparency exercise



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period		220	252	252	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		220	252	252	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period		220	252	252	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		220	252	252	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period		220	252	252	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		220	252	252	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-weighted assets (amounts)						
Total risk-weighted assets		1,454	1,482	1,552	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		1,454	1,482	1,552	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		15.11%	17.01%	16.26%	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		15.11%	17.01%	16.26%	(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		15.11%	17.01%	16.26%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		15.11%	17.01%	16.26%	(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		15.11%	17.01%	16.26%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied		15.11%	17.01%	16.26%	(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 ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital		2,509	2,584	2,665	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 1 capital		8.75%	9.76%	9.47%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		220	252	252	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition		220	252	252	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		2,509	2,584	2,665	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		2,509	2,584	2,665	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		8.8%	9.8%	9.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		8.8%	9.8%	9.5%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

Akcinė bendrovė Šiaulių bankas

			As of 30/09/2018 As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	OWN FUNDS	220	252		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	220	252		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	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	instruments) Retained earnings	40	54		C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	0	0		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	1	12		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	10	14		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0		C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	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 Goodwill)	-2	2		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 CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	0	-2		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
		associated DTLs () IDB shortfall of gradit rick adjustments to expected lesses	0	0		C 01.00 (1370,c010)	Articles 36(1) point (c) and 36 of CRR Articles 36(1) point (d), 40 and 159 of CRR
		(-) IRB shortfall of credit risk adjustments to expected losses	0	0			
		(-) Defined benefit pension fund assets	0	0		C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12		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	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		C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1		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	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	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-6	-3	-4	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	0	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	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	C 01.00 (r520,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	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	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	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r748,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	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)	220	252	252	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	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 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	1,454	1,482	1,552	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
C INTENTION	B.1	Of which: Transitional adjustments included	0	0	0	C 05.01 (r010;c040)	
CADITAL DATIOS (6)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.11%	17.01%	16.26%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.11%	17.01%	16.26%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.11%	17.01%	16.26%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	220	252	252	[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)	15.11%	17.01%	16.26%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	C 05.01 (r440,c020)	
TOMO ICCINIO	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu			I.	<u> </u>	<u>I</u>

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments 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 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 disclosure



Overview of Risk exposure amounts

		R\	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)		1,288	1,325	1,387	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach		1,288	1,325	1,387	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	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	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	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)		2	3	4	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA		0	1	0	C 02.00 (R640, c010)
Settlement risk		0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)		0	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)		23	13	19	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach		23	13	19	C 02.00 (R530, c010)
Of which IMA		0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book		0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0
Large exposures in the trading book		0	0	0	C 02.00 (R680, c010)
Operational risk		140	140	140	C 02.00 (R590, c010)
Of which basic indicator approach		140	140	140	C 02.00 (R600, c010)
Of which standardised approach		0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach		0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts		0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total		1,454	1,482	1,552	



2019 EU-wide Transparency Exercise P&L Akcinė bendrovė Šiaulių bankas

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)				
Interest income		71	18	38
Of which debt securities income		11	3	5
Of which loans and advances income		60	16	33
Interest expenses		8	2	4
(Of which deposits expenses)		8	2	4
(Of which debt securities issued expenses)		0	U	0
(Expenses on share capital repayable on demand)		0	0	0
Dividend income		1	0	0
Net Fee and commission income		14	4	8
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		4	1	3
Gains or (-) losses on financial assets and liabilities held for trading, net		5	3	2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net		9	0	0
Gains or (-) losses from hedge accounting, net		0	0	0
Exchange differences [gain or (-) loss], net		2	0	2
Net other operating income /(expenses)		-1	0	0
TOTAL OPERATING INCOME, NET		96	24	49
(Administrative expenses)		29	7	15
(Depreciation)		2	1	2
Modification gains or (-) losses, net		0	0	0
(Provisions or (-) reversal of provisions)		0	0	0
(Commitments and guarantees given)		0	0	0
(Other provisions)		0	0	0
Of which pending legal issues and tax litigation ¹		0		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²		0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		3	-1	1
(Financial assets at fair value through other comprehensive income)		0	0	0
(Financial assets at amortised cost)		3	-1	1
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)		4	0	0
(of which Goodwill)		0	0	0
Negative goodwill recognised in profit or loss		0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates		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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		57	17	32
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS		52	15	28
Profit or (-) loss after tax from discontinued operations		0	0	0
PROFIT OR (-) LOSS FOR THE YEAR		52	15	28
Of which attributable to owners of the parent		52	15	28

⁽¹⁾ Information available only as of end of the year (2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(mln EUR)		As of 30/09/2	018			As of 31,	/12/2018			As of 31/	03/2019			As of 30/	/06/2019		
		F	Fair value hierar	chy		Fa	nir value hierar	chy		Fa	ir value hierarc	chy		Fa	ir value hierarc	hy	
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					88				123				121				IAS 1.54 (i)
Financial assets held for trading					29	26	1	2	17	14	3	1	20	17	1	2	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss					4	4	0	1	4	4	0	1	5	4	0	1	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	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income					16	16	0	0	17	17	0	0	13	13	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost					2,050				2,080				2,161				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting					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				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹					43				45				44				
TOTAL ASSETS					2,230				2,286				2,365				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

(mln	ı EUR)		ı	s of 30/09/20	18				As of 31	/12/2018					As of 31,	/03/2019					As of 30	0/06/2019			
		Gross carr	ying amount		Accu	mulated impairment	Gro	ss carrying am	ount	Acc	umulated impair	ment	Gro	oss carrying an	nount	Accui	mulated impai	irment	Gro	ss carrying an	nount	Accui	nulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹	5	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 creditimpaired	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 creditimpaired	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 initial recognition but	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 e Credit-impaire assets t		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit impaired	Stage 3 Credit- impaired assets	Stage 1 Assets withou significant increase in credit risk since initial recognition	credit risk since initial recognition	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 creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities						16	0	(0 0	0	17	7	0	0	0	0	0 1	3		0 0	0	C	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances						0	0)	D	0 0	0	()	0	0	0	0	0)	ס	0 0	0	C	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities						637	2	2 (0 0	0	641	L	2	0	0	0	0 62	3	1	0 0	0	C	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances						1,205	164	88	3	-7 -6	-34	1,225	5 16	58 9	- 0	7 -!	5 -3	4 1,30	3 170	5 9	95 -7	-4	-35	Annex V.Part 1.32, 44(a)

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



Market Risk Akcinė bendrovė Šiaulių bankas

							7 (IXCII IC	Deliaiove	Sidulių barii	\u_3											
	SA				I	M									IM						
			VaR <i>(Memorandum item)</i>	STRESSED VaR ((Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE		RICE RISKS C HARGE FOR C			VaR (Memor	andum item)	STRESSED VaR (A	Memorandum item)	DEFAU MIGRAT	MENTAL LT AND ION RISK . CHARGE	ALL PRI CH	ICE RISKS CA IARGE FOR CT	PITAL P	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	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		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS - AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018			As of 30/	09/2018									As of 31/1	2/2018					
Traded Debt Instruments Of which: General risk Of which: Specific risk		22 10 13										0 0 0	0 0 0	0 0 0	0 0						
Equities Of which: General risk Of which: Specific risk		1 1										0	0	0	0						
Foreign exchange risk Commodities risk		0 0										0	0 0 0	0	0 0 0						
Total	As of 31/03/2019	As of 30/06/2019			As of 31/	03/2019						0	0	0	As of 30/0	6/2019	0	0	0	0	0
Traded Debt Instruments Of which: General risk	11 6	. 17	0 0	0	0							0	0	0	0						
Of which: Specific risk Equities	5 2	12 2	0 0 0	0	0							0 0	0	0	0						
Of which: General risk Of which: Specific risk Foreign exchange risk	1 1 0			0 0	0 0							0 0	0 0	0 0	0 0						
Commodities risk Total	0 13	0 19	0 0 0 0	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 OV1 template.



Credit Risk - Standardised Approach

Akcinė bendrovė Šiaulių bankas

					Standardise	d Approach			
			As of 30,	09/2018			As of 31,	/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks					479	479	11	
	Regional governments or local authorities					109	105	0	
	Public sector entities Multilateral Development Banks					1	/3 ₁	5	
	International Organisations					0	0	0	
	Institutions					93	92	37	
	Corporates					506	369	346	
	of which: SME					32	12	12	
	Retail					459	388	275	
onsolidated data	of which: SME					140	136	86	
Jiisolidated data	Secured by mortgages on immovable property					672	623	409	
	of which: SME					130	104	58	10
	Exposures in default Items associated with particularly high risk					44 on	21 74	25 111	18
	Covered bonds					0U N	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					5	4	4	
	Equity					12	12	22	
	Other exposures					94	91	45	
	Standardised Total ²					2,559	2,333	1,290	3

(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) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks					325	325	0	
	Regional governments or local authorities					109	105	0	
	Public sector entities Multilateral Development Banks					2	69		
	International Organisations					0	0		
	Institutions					16	16	3	
	Corporates					380	243	243	
	of which: SME					32	12	12	
	Retail					459	388	275	
LITHUANIA	of which: SME					140	136	86	
LITTOANIA	Secured by mortgages on immovable property					672	623	409	
	of which: SME					130	104	58	10
	Exposures in default Items associated with particularly high risk					44 80	21 74	25 111	18
	Covered bonds					00	/4 N	111	
	Claims on institutions and corporates with a ST credit assessment					0	0		
	Collective investments undertakings (CIU)					5	4	4	
	Equity					11	11	22	
	Other exposures					88	84	38	
	Standardised Total ²								32

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 30	/09/2018			As of 31/	12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks					0	0	0	
	Regional governments or local authorities Public sector entities					0	0	0	
	Multilateral Development Banks					0	0		
	International Organisations					0	0	0	
	Institutions					9	9	4	
	Corporates					39	39	35	
	of which: SME					0	0	0	
	Retail					0	0	0	
INITED STATES	of which: SME					0	0	0	
MITED STATES	Secured by mortgages on immovable property					0	0	0	
	of which: SME Exposures in default					0	0	0	
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0		
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total ²								

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener		· ·	ansusación exposures, additional	, , ,			
					Standardise	d Approach			
		As of 30/09/2018					As of 31,	/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks					0	0	0	
	Regional governments or local authorities Public sector entities					0	0	0	
	Multilateral Development Banks					0	0		
	International Organisations					0	0		
	Institutions					25	25	12	
	Corporates					5	5	4	
	of which: SME					0	0	0	
	Retail					0	0	0	
NETHERLANDS	of which: SME					0	0	0	
TIETTIETE WITE	Secured by mortgages on immovable property of which: SME					0	0	0	
	Exposures in default					0	0	0	0
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
	Equity					0	0	0	
	Other exposures					0	0	0	
	Standardised Total ²								0



Credit Risk - Standardised Approach

Akcinė bendrovė Šiaulių bankas

					Standardise	d Approach		
			As of 30	/09/2018	Standardise	и Арргоасіі	As of 31	/12/2018
		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
	(mln EUR, %) Central governments or central banks					32	32	1
	Regional governments or local authorities Public sector entities					0	0	0 0
	Multilateral Development Banks International Organisations Institutions					0	0	0 0
	Corporates of which: SME					0	0	0 0
POLAND	Retail of which: SME					0	0	0 0
	Secured by mortgages on immovable property of which: SME Exposures in default					0 0	0	
	Items associated with particularly high risk Covered bonds					0	0	0 0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0	0	0 0
	Equity Other exposures Standardised Total ²					0	0	0
L	Standardised Total	(2) Total value adjustments and	provisions per country of coun		due to credit conversion factors ouristisation exposures, additional			
		exposures, but includes gener	al credit risk adjustments.		Standardise	d Approach		
			As of 30	/09/2018			As of 31	/12/2018
					Value adjustments and			Value adjustments and
		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
	(mln EUR, %) Central governments or central banks Regional governments or local authorities					2	2	0
	Regional governments or local authorities Public sector entities Multilateral Development Banks					0 0 0	0	0 0
	International Organisations Institutions					0 1	0 1	0 1
	Corporates of which: SME Retail					21 0 0	21 0	0
FRANCE	of which: SME Secured by mortgages on immovable property					0	0	0 0
	of which: SME Exposures in default					0	0	0 0
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment					0 0 0	0	0 0
	Collective investments undertakings (CIU) Equity					0	0	0 0
	Other exposures Standardised Total ²					0	0	0 0
			provisions per country of coun		due to credit conversion factors our uristisation exposures, additional			related to the
					Standardise	d Approach		
			As of 30	/09/2018			As of 31,	/12/2018
		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
	(mln EUR, %)					15	17	
	Central governments or central banks Regional governments or local authorities Public sector entities					17 0 0	17 0 0	0 0
	Multilateral Development Banks International Organisations					0	0	0 0
	Institutions Corporates of which: SME					1 3	1 3	1 3
TOEL AND	Retail of which: SME					0	0	0 0
IRELAND	Secured by mortgages on immovable property of which: SME					0	0	0 0
	Exposures in default Items associated with particularly high risk Covered bonds					0 0	0	0 0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0	0	0 0
	Equity Other exposures					0	0	0 0
	Standardised Total ²	(2) Total value adjustments and	provisions per country of coun		due to credit conversion factors ouristisation exposures, additional			related to the
		exposures, but includes gener	al credit risk adjustments.		Standardise	d Approach		
			As of 30	/09/2018			As of 31,	/12/2018
					Value adjustments and			Value adjustments and
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount provisions ²
	(rela FUD 0/)					15	15	0
	(mln EUR, %) Central governments or central banks Regional governments or local authorities					0	0	U
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks					0 0 0	0 0 0	0 0 0
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions					0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail					0 0 0 0 0 6 0	0 0 0 0 0 6 0	0 0 0 0 0 6 0
ITALY	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property					0 0 0 0 0 6 0 0	0 0 0 0 0 6 0 0	0 0 0 0 0 6 0 0
ITALY	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default					0 0 0 0 0 6 0 0 0	0 0 0 0 0 6 0 0 0	
ITALY	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment					0 0 0 0 0 0 0 0 0	0 0 0 0 0 6 0 0 0 0 0	
ITALY	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds					0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	



Credit Risk - Standardised Approach

Akcinė bendrovė Šiaulių bankas

					Standardise	d Approach				
			As of 30	/09/2018		As of 31/12/2018				
		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	
	(mln EUR, %)									
	Central governments or central banks					13	13	0		
	Regional governments or local authorities Public sector entities					0	0	0		
	Multilateral Development Banks					0	0	0		
	International Organisations					0	0	0		
	Institutions					0	0	0		
	Corporates					0	0	0		
	of which: SME					0	0	0		
	Retail					0	0	0		
LATVIA	of which: SME					0	0	0		
	Secured by mortgages on immovable property of which: SME					0	0	0		
	Exposures in default					0	0	0		
	Items associated with particularly high risk					0	0	0		
	Covered bonds					0	0	0		
	Claims on institutions and corporates with a ST credit assessment					0	0	0		
	Collective investments undertakings (CIU)					0	0	0		
	Equity					0	0	0		
	Other exposures					0	0	0		
	Standardised Total ²				due to credit conversion factors					

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 and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach					
			As of 30/09/2018				As of 31/12/2018				
		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		
	(mln EUR, %)										
	Central governments or central banks					9	9	5			
	Regional governments or local authorities Public sector entities					0	0	0			
	Multilateral Development Banks					0	0	0			
	International Organisations					0	0	0			
	Institutions					0	0	0			
	Corporates					8	8	4			
	of which: SME					0	0	0			
	Retail CMF					0	0	0			
MEXICO	of which: SME Secured by mortgages on immovable property					0	0	0			
	of which: SME					0	0				
	Exposures in default					0	0	0			
	Items associated with particularly high risk					0	0	0			
	Covered bonds					0	0	0			
	Claims on institutions and corporates with a ST credit assessment					0	0	0			
	Collective investments undertakings (CIU)					0	0	0			
	Equity Other exposures					0	0	0			
	Standardised Total ²					U	U	<u> </u>	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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30	/09/2018			As of 31	/12/2018			
		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		
	(mln EUR, %)										
	Central governments or central banks					20	20	2			
	Regional governments or local authorities					0	0	0			
	Public sector entities					0	0	0			
	Multilateral Development Banks					0	0	0			
	International Organisations Institutions					0	0	0			
	Corporates					0	0	0			
	of which: SME					0	0				
	Retail					0	0				
	of which: SME					0	0				
ROMANIA	Secured by mortgages on immovable property					0	0	0			
	of which: SME					0	0	0			
	Exposures in default					0	0	0	0		
	Items associated with particularly high risk					0	0	0			
	Covered bonds					0	0	0			
	Claims on institutions and corporates with a ST credit assessment					0	0	0			
	Collective investments undertakings (CIU)					0	0	0			
	Equity					0	0	0			
	Other exposures					0	0	0			
	Standardised Total ²	(1) Ocidinal company continue for							0		

Standardised Total²

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Akcinė bendrovė Šiaulių bankas

		Standardised Approach								
			As of 31,	/03/2019			As of 30	/06/2019		
		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	
	(mln EUR, %)									
	Central governments or central banks	533	533	16	5	504	504	14		
	Regional governments or local authorities	108	104			112	105	0		
	Public sector entities	6	73	5	5	7	77	5		
	Multilateral Development Banks	1	1	(1	1	0		
	International Organisations	0	0	(0	0	0		
	Institutions	96	95	38	3	92	92	35		
	Corporates	502	372	349	•	525	385	361		
	of which: SME	5	3	3	3	9	4	4		
	Retail	470	393		2	507	430	305		
Concolidated data	of which: SME	141	129		ł e	167	151	96		
Consolidated data	of which: SME Secured by mortgages on immovable property of which: SME	706	657	437	7	725	677	442		
	of which: SME	44	42			76	71	35		
	Exposures in default	46	23	27	18	45	21	25	19	
	Items associated with particularly high risk	73	67	100		89	84	126		
	Covered bonds	0	0	(0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	(0	0	0		
	Collective investments undertakings (CIU)	6	4			9	6	6		
	Equity	14	14	28	3	14	14	28		
	Other exposures	81		43		91	87	44		
	Standardised Total ²	2,643	2,414	1,328	39	2,721	2,484	1,392	38	

(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) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

Standardis	
	, , , , , , , , , , , , , , , , , , ,

1					Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	387	387	0		360	360	0	
	Regional governments or local authorities	108	104	0		112	105	0	
	Public sector entities	2	69	1		3	73	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9	9	1		5	5	1	
	Corporates	372	244	244		401	262	262	
	of which: SME	5	3	3		9	4	4	
	Retail	470	393	282		507	430	305	
LITHUANIA	of which: SME	141	129	84		167	151	96	
LITTOANIA	Secured by mortgages on immovable property	706	657	437		725	677	442	
	of which: SME	44	42	21		76	71	35	
	Exposures in default	46	23	27	18	45	21	25	19
	Items associated with particularly high risk	73	67	100		89	84	126	
	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)	6	4	4		9	6	6	
	Equity	14	14	28		14	14	28	
	Other exposures	80	77	42		90	86	43	
	Standardised Total ²				39				38

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 31,	/03/2019			As of 30	/06/2019			
		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		
	(mln EUR, %)										
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations Institutions	0	0	0		0	0	0			
	Corporates	43	0 43	3 37		43	43	37			
	of which: SME	0	15	0		13 0	15 0	0			
	Retail	0	0			0	0	0			
LINITED STATES	of which: SME	0	0	0		0	0	0			
UNITED STATES	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	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)	0	0			0	0	0			
	Equity Other expecures	0	0	0		0	0	0			
	Other exposures	U	U	l U		U	U	1 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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach								
			As of 31,	/03/2019			As of 30	/06/2019		
		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	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0 27	13		
	Institutions	2/	2/	14		2/	2/	13		
	Corporates of which: SME	5 0	5	4		2	5	1		
	Retail	0	0			0	0			
	of which: SME	0	0	0		0	0			
NETHERLANDS	Secured by mortgages on immovable property	0	0			0	0			
	of which: SME	0	0			0	0			
	Exposures in default	0	0		0	0	0		0	
	Items associated with particularly high risk	0	n			n l	0			
	Covered bonds	0	0			n l	0			
	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			
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0				0	



Standardised Total²

2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Akcinė bendrovė Šiaulių bankas

						nė bendrovė Šiaulių ba			
					Standardise	nd Approach			
			As of 21	/02/2010	Standardise	и Арргоасп	As of 30	7/06/2019	
			AS UI 31	/03/2019			AS UI 30	0/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment
	(mln EUR, %)				provisions ²			i i	provisions ²
	Central governments or central banks	28	28	3		28	28	3	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0 0		0	0	0	
POLAND	of which: SME Secured by mortgages on immovable property	0	0	0 0		0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures Standardised Total ²	0	0		0	U	0	0	
		(2) Total value adjustments an	d provisions per country of cou		due to credit conversion factors ruristisation exposures, additiona				
		exposures, but includes gener	al credit risk adjustments.		Standardise	ed Annroach			
			As of 31.	/03/2019			As of 30	0/06/2019	
			A50131				A5 01 30		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmen
	(mln EUR, %)				provisions ²				provisions
	Central governments or central banks Regional governments or local authorities	2	2	0		2	2	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	21	21	1 15		20	20	15	
	of which: SME Retail	0	0	0		0	0	0	
FRANCE	of which: SME Secured by mortgages on immovable property	0 0	0	0 0		0 0	0	0	
	of which: SME Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk Covered bonds	0	0	0		0 0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0 0		0	0	0	
	Equity Other exposures	0	0	0		0 0	0	0	
	Standardised Total ²	(1) Original exposure, unlike Ex	xposure value, is reported befor	re taking into account any effect	0 due to credit conversion factors	or credit risk mitigation technic	ques (e.g. substitution effects).	
			d provisions per country of cou		uristisation exposures, additiona				
					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	0/06/2019	
					Value adjustments and				Value adjustmen
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	provisions ²	Original Exposure ¹	Evnocuro Valuo	Pick avnocure amount	provisions ²
							Exposure Value ¹	Risk exposure amount	
	(min EUR, %) Central governments or central banks	17	17	0		17	Exposure value		
		17 0 0	17 0 0	0 0 0		17 0 0			
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	17 0 0 0 0	17 0 0 0	0 0 0 0		17 0 0 0 0			
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	17 0 0 0 0 0 1 1	17 0 0 0 0 1 1	0 0 0 0 0 0 1 3		17 0 0 0 0 1 1			
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	17 0 0 0 0 1 1 3 0	17 0 0 0 0 1 3 0	0 0 0 0 0 1 3 0		17 0 0 0 0 1 3 0			
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	17 0 0 0 0 1 1 3 0 0 0	17 0 0 0 0 1 3 0 0	0 0 0 0 0 1 3 0 0		17 0 0 0 0 1 3 0 0			
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	17 0 0 0 0 1 3 0 0 0 0	17 0 0 0 0 1 3 0 0 0 0	0 0 0 0 0 1 1 3 0 0 0		17 0 0 0 0 1 1 3 0 0 0 0			
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk	17 0 0 0 0 1 1 3 0 0 0 0	17 0 0 0 0 1 1 3 0 0 0 0 0	0 0 0 0 0 1 1 3 0 0 0 0	0	17 0 0 0 0 1 3 0 0 0 0 0			
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	17 0 0 0 0 1 1 3 0 0 0 0 0 0 0	17 0 0 0 0 1 1 3 0 0 0 0 0 0	0 0 0 0 0 1 3 0 0 0 0 0 0	0	17 0 0 0 0 1 1 3 0 0 0 0 0 0			
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	17 0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0	17 0 0 0 0 1 1 3 0 0 0 0 0 0 0	0 0 0 0 0 1 3 0 0 0 0 0 0 0	0	17 0 0 0 0 1 1 3 0 0 0 0 0 0 0 0			
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	17 0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0	0 0 0 0 1 3 0 0 0 0 0 0 0	0 0 0 0 0 1 1 3 0 0 0 0 0 0 0 0	0	0 0 0 0 1 3 0 0 0 0 0 0 0 0	17 0 0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 1 3 0 0 0 0 0 0 0 0	
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(2) Total value adjustments an	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0		O due to credit conversion factors turistisation exposures, additional	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 0 0 0 0 0 1 1 3 3 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0	
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures		0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0	17 0 0 0 0 0 1 1 3 3 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0	
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(2) Total value adjustments an	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0		uristisation exposures, additiona	0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0	17 0 0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0	
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(2) Total value adjustments an	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	nterparty excludes those for sec	Standardise	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 0 0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0	
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(2) Total value adjustments an	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	nterparty excludes those for sec	Standardise Value adjustments and	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 0 0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0	
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %)	(2) Total value adjustments an exposures, but includes gener	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	/03/2019	Standardise Value adjustments and	0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0	17 00 00 00 01 13 30 00 00 00 00 00 00 00 00 00 00 00 00	0 0 0 0 1 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities	(2) Total value adjustments an exposures, but includes gener	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	/03/2019	Standardise Value adjustments and	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 0 0 0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	(2) Total value adjustments an exposures, but includes gener Original Exposure ¹	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	/03/2019	Standardise Value adjustments and	0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0	17 00 00 00 01 13 30 00 00 00 00 00 00 00 00 00 00 00 00	0 0 0 0 1 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities	(2) Total value adjustments an exposures, but includes gener Original Exposure ¹	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	/03/2019	Standardise Value adjustments and	0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0	17 00 00 00 01 13 30 00 00 00 00 00 00 00 00 00 00 00 00	0 0 0 0 1 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	
IRELAND	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Standardised Total ² (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	(2) Total value adjustments an exposures, but includes gener Original Exposure ¹	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	/03/2019	Standardise Value adjustments and	0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0	17 00 00 00 01 13 30 00 00 00 00 00 00 00 00 00 00 00 00	0 0 0 0 1 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	(2) Total value adjustments an exposures, but includes gener Original Exposure ¹	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	/03/2019	Standardise Value adjustments and	0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0	17 00 00 00 01 13 30 00 00 00 00 00 00 00 00 00 00 00 00	0 0 0 0 1 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	
ITALY	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	(2) Total value adjustments an exposures, but includes gener Original Exposure ¹	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	/03/2019	Standardise Value adjustments and	0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0	17 00 00 00 01 13 30 00 00 00 00 00 00 00 00 00 00 00 00	0 0 0 0 1 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	(2) Total value adjustments an exposures, but includes gener Original Exposure ¹	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	/03/2019	Standardise Value adjustments and	0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0	17 00 00 00 01 13 30 00 00 00 00 00 00 00 00 00 00 00 00	0 0 0 0 1 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds	(2) Total value adjustments an exposures, but includes gener Original Exposure ¹	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	/03/2019	Standardise Value adjustments and	0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0	17 00 00 00 01 13 30 00 00 00 00 00 00 00 00 00 00 00 00	0 0 0 0 1 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	(2) Total value adjustments an exposures, but includes gener Original Exposure ¹	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	/03/2019	Standardise Value adjustments and	0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0	17 00 00 00 01 13 30 00 00 00 00 00 00 00 00 00 00 00 00	0 0 0 0 1 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	(2) Total value adjustments an exposures, but includes gener Original Exposure ¹	0 0 0 0 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	/03/2019	Standardise Value adjustments and	0 0 0 0 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0	17 00 00 00 01 13 30 00 00 00 00 00 00 00 00 00 00 00 00	0 0 0 0 1 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustment provisions ²



Credit Risk - Standardised Approach

Akcinė bendrovė Šiaulių bankas

					Standardise	ed Approach				
			As of 31	/03/2019		As of 30/06/2019				
		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	
	(mln EUR, %)									
	Central governments or central banks	14	14	0		18	18	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	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	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
LATVIA	Secured by mortgages on immovable property	0	0			0	0			
	of which: SME	0	0				0			
	Exposures in default	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0		
	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)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

exposures, but includes general credit risk adjustments.		
	Standardised Approach	

					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		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, %)	0	0			0	0	4	
	Central governments or central banks Regional governments or local authorities	9	9	5		8	8	4 0	
	Public sector entities	0	0			0	0	0	
	Multilateral Development Banks	0	0			0	0		
	International Organisations	0	0	0		0	0		
	Institutions	0	0	0		0	0	0	
	Corporates	8	8	4		8	8	4	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
MEXICO	of which: SME	0	0	0		0	0	0	
MEXICO	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	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)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	0			0	0	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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera	Il credit risk adjustments.	recipality excidues those for see	anscisación exposares, addicional	valuation adjustments (717715)	and other own rands reduction	is related to the	
					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	18	18	4		17	17	4	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions		0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
DOMANITA	of which: SME	0	0	0		0	0	0	
ROMANIA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0			0	0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0



Credit Risk - IRB Approach Akcinė bendrovė Šiaulių bankas

							Akcine dei	narove S	Siaulių bankas											
										IRB Ap	proach									
			As of	30/09/2018			As of	31/12/2	2018				As of 31	/03/2019				As of 30	/06/2019	
		Original Exposure	Exposu		adjustment	Original Expo	Exposu	re	sk exposure amount	adjustment	Original E	Exposure ¹	Exposure	Risk exposure amount	adjustment	Original I	Exposure ¹	Exposure	Risk exposure amount	adjustme
	(mln EUR, %)	Of whi defaul		Of which: defaulted	s and provisions		Value ¹ which: efaulted		Of which: defaulted	s and provisions		Of which: defaulted	- Value ¹	Of which: defaulted	s and provisions		Of which: defaulted	Value ¹	Of which: defaulted	s and provision
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME					0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0
	IRB Total ²								0					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 previous Transparency exercises' results.



General governments exposures by country of the counterparty

						A	kcinė bendrovė Šiaulių ba	ankas						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive 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 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 [Austria													
[0 - 3M [Belgium													
[0 - 3M [Bulgaria	0 0 0 0 9 0	0 0 0 0 9 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 9 0	0 0 0 0 0 0	0 0 0 0 0 0	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 [Cyprus	y ————————————————————————————————————	9	0	0	0	g	0		0	0		0	1
[0 - 3M [Czech Republic	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 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 - 3M [Denmark			U			1	V		J		U C C C C C C C C C C C C C C C C C C C	v	U
[0 - 3M [Estonia	0 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 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	
Total	1	3	3	0	0	0	3	0	0	0	0	0	0	3



General governments exposures by country of the counterparty

						Α	kcinė bendrovė Šiaulių ba	ankas						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off halance of	hoot ownersures	
												OIT-Dalance Si	neet exposures	
								Derivatives with p	ositive 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											exposure amount
		derivative infancial dissets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	carrying amount	Hotional amount	carrying amount	Trotional amount			
[0 - 3M [0	0	0	0	0	0		0	0	0	0	0	
[0 - 3M [5 7.44.44	0 0	0 0	0 0	0 0	0	0 0	(0 0	0 0	0 0	0 0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	0	0	0	0	0	0 1	(0 0	0	0	0	0	
[10Y - more Total [0 - 3M [1 0	1 0	0	0 0 0	0	1 0	C	0 0 0	0 0 0	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 [France	0 0 2	0 0 2	0 0	0	0	0 0 2	(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
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Germany													
[0 - 3M [
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	(0 0	0	0	0	0	
[0 - 3M [Croatia	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	
Total [0 - 3M [0	0	0	0	0	0	C	0	0	0	0	0	0
[3M - 17 [[1Y - 2Y [[2Y - 3Y [Grane													
[0 - 3M [Greece													
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hungary													
[0 - 3M [
I I 0 - 3M I		0 0 2	0 0 3	0	0	0	0 0 3	(0 0	0 0 0	0	0	0	
[3M - 1Y [Ireland	0 1	0	0 0	0	0	0 1		0 0	0 0	0 0	0 0	0 0	
[5Y - 10Y [[10Y - more Total		14 0 17	14 0 17	0	0 0	0	14 0 17	(0 0	0 0	0	0	0 0	
[0 - 3M [[3M - 1V [0 1	0 1	0 0	0	0	0 1	(0 0	0 0	0 0	0	0	U
[1Y - 2Y [[2Y - 3Y [Italy	0 5 7	0 5	0	0	0	0 5	(0 0	0	0	0 0	0 0	
[1Y - 2Y [2 0	2 0	0 0	0	0	2 0		0	0	0 0	0	0	
Total [0 - 3M [15	15	0	0	0	15	C	0	0	0	0	0	0
[0 - 3M [
[3Y - 5Y [[5Y - 10Y [Latvia													
[10Y - more Total														



General governments exposures by country of the counterparty

						A	kcinė bendrovė Šiaulių ba	ankas						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	(**************************************											Off-balance s	heet exposures	
								Derivatives with p	ositive 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 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 [Lithuania	30 71 39 40 121 128 3	29 71 39 40 121 127 3	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	29 71 39 40 121 127 3	(((((((0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 5 2 0 0 0	0 0 0 0 0 0	1
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
Total [0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

						A	kcinė bendrovė Šiaulių ba	ankas						
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with p	ositive 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 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 [Spain	0 0 2 2 5 1 0	0 0 2 2 5 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 2 2 5 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 - 3M [Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland	0 0 1 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 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 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

						Al	As of 31/12/2018							
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance sl	heet				 Deriva	tives		Off balar	nce sheet	
	(IIIII EOIV)											Off-balance sh		
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	n negative fair value			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 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 [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 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 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 - 3M [Other Central and eastern Europe countries non EEA	-	_				_						·	
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 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

Akcinė bendrovė Šiaulių bankas

						7 11 4	ciric beriarove sidding be	arikas						
							As of 31/12/2018							
						Direc	t exposures							
	(mln EUR)			On balance s	neet				Deriva	itives		Off balance	ce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	n negative fair value	Off-balance she	et exposures	
														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		which: Financial assets at ir value through other omprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [
[0 - 3M [Africa													
[0 - 3M [Others	11 9 14 5 14 47	11 8 13 5 14 47	0 0 0 0 0	0 0 0 0 0	0 0 1 0 0	11 8 12 5 14 47	0 0 0 0 0	0 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		102	99	0	0	3	96	n	0	0	0	0	<u> </u>	10

Notes and definition

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 have 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

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, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, 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 (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, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo,
- (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.



General governments exposures by country of the counterparty

						A	kcinė bendrovė Šiaulių ba	ankas						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	ositive 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	exposure amount
[0 - 3M [Austria													
[0 - 3M [Belgium													
[0 - 3M [Bulgaria	0 0 0 4 5 0	0 0 0 4 5 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 4 5 0	0 0 0 0 0	0 0 0 0 0 0	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 [Cyprus	y ————————————————————————————————————	9	0	0	0	9	0		0	0		0	
[0 - 3M [Czech Republic	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 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 - 3M [Denmark			U			1	V		J		U	U	
[0 - 3M [Estonia	0 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 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	
Total		3	3	0	0	0	3	0	0	0	0	0	0	3



General governments exposures by country of the counterparty

						A	kcinė bendrovė Šiaulių b	ankas ————————————————————————————————————						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance s	neet exposures	
			Total carrying amount of											Risk weighted
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 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 [Finland	0 0 0 0 0 0 1 0	0 0 0 0 0 1 0	0 0 0 0 0 0	000000000000000000000000000000000000000	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 - 3M [France	0 0 0 0 0 2 0	0 0 0 0 0 2 0	0 0 0 0 0 0	000000000000000000000000000000000000000	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 - 3M [Germany													
[0 - 3M [Croatia													
[0 - 3M [Greece													
[0 - 3M [Hungary													
[0 - 3M [Ireland	0 3 0 0 3 11 0	0 3 0 0 3 11 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0	0 3 0 0 3 11 0	0 0 0 0 0 0	0 0 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 [Italy	0 0 3 2 7 2 0	0 0 3 2 7 2 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 2 7 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
Total [0 - 3M [[3M - 1Y [Latvia	14 0 2 0 0 0 15 1	14 0 1 0 0 0 15 1 0	0 0 0 0 0 0 0		O O 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 15 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



General governments exposures by country of the counterparty

						A	kcinė bendrovė Šiaulių ba As of 30/06/2019							
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance sh	neet	20			Deriva	ntives		Off bala	nce sheet	
	(IIIII LOK)							Derivatives with p			negative fair value		heet 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	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
				held for trading	through profit or loss	comprehensive income	amortised cost	currying amount	Todonar amount	carrying amount	riodional amount			
[0 - 3M [Lithuania	106 44 15 64 109 125 3	106 43 14 64 108 124 3	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	106 43 14 64 108 124 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 4 7 0 0 0 0	0 0 0 0 0 0	1
[0 - 3M [Luxembourg	1 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	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 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland	0 7 0 3 3 15 0	0 7 0 3 3 15 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 7 0 3 3 15 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 - 3M [Portugal	20	20	· ·			20					J. T.	J. Control of the con	3
[0 - 3M [Romania	0 7 6 0 1 3 0	0 7 5 0 1 3 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 7 5 0 1 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	4
[0 - 3M [Slovakia	0 0 0 0 0 0 9	0 0 0 0 0 0 9	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 9	(((((0 0 0 0 0 0 0 0 0 0	0 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 [Slovenia	0 0 2 0 0 0 7 0	0 0 2 0 0 7 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 2 0 0 7 0	((((0 0 0 0 0 0 0 0 0 0 0 0 0	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

		Akcinė bendrovė Šiaulių bankas As of 30/06/2019													
						Dire	ct exposures								
	(mln EUR)			On balance	sheet				Deriva	tives		Off bala	nce sheet		
								Derivatives with pos	sitive fair value	Derivatives with negativ	ve fair value	Off-balance s	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 Not	cional amount	Nominal	Provisions 0 0	Risk weighted exposure amount	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Spain	0 0 4 0 5 1 0	0 0 4 0 5 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 4 0 5 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 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Sweden														
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	United Kingdom														
[0 - 3M [Iceland	0 0 1 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 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 - 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 [Hong Kong														



General governments exposures by country of the counterparty

						A	kcinė bendrovė Šiaulių ba	ankas						
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sheet exposures		
	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial					Derivatives with positive fair value		Derivatives with negative fair value				Risk weighted exposure amount
Residual Maturity		derivative financial assets	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 [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA	0 0 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 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 - 3M [Other Central and eastern Europe countries non EEA	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	
Total [0 - 3M [Middle East		0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [Latin America and the Caribbean	0 0 0 1 5 2 0	0 0 0 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 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	4



General governments exposures by country of the counterparty

Akcinė bendrovė Šiaulių bankas

						A	KCINE Dendrove Slaulių Da	alikas							
							As of 30/06/2019)							
			Direct exposures												
	(mln EUR)			On balance sl	On balance sheet					Derivatives					
								Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sh	eet 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 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 1	0 0 0 0 0 1 1	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		

Notes and definition

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 have 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

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, Dominican Republic, Ecuador, 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 (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, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con

(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.



Performing and non-performing exposures

			As of 30/09/20	18		As of 31/12/2018								
	Gross carry	ing amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial		Gross carry	ing amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial	
	Of which performing but past due >30		on-performing ¹	On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing	
(mln EUR)	days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)							655	0	0	0	0	0	0	
Central banks							0	0	0	0	0	0	0	
General governments							467	0	0	0	0	0	0	
Credit institutions							7	0	0	0	0	0	0	
Other financial corporations							55	0	0	0	0	0	0	
Non-financial corporations							126	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)							1,498	8	89	59	15	31	47	
Central banks							12	0	0	0	0	0	0	
General governments							96	0	0	0	0	0	0	
Credit institutions							34	0	0	0	0	0	0	
Other financial corporations							25	0	0	0	0	0	0	
Non-financial corporations							964	2	72	48	6	27	38	
of which: small and medium-sized enterprises at amortised cost							866	2	71	48	6	27	37	
Households							367	7	17	10	8	4	9	
DEBT INSTRUMENTS other than HFT							2,153	8	89	59	15	31	47	
OFF-BALANCE SHEET EXPOSURES							309		1	0	0	0	0	

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽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 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 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.



Performing and non-performing exposures

			A	As of 31/03/201	9			As of 30/06/2019							
		Gross carryi	ng amount		Accumulated in accumulated convisions 4	hanges in fair	Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	
		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ²		guarantees received on non- performing		Of which performing but past due >30	t in the second		On performing exposures ²	On non- performing	guarantees received on non- performing	
(mln EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	661	0	0	0	0	0	0	642	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	471	0	0	0	0	0	0	456	0	0	0	0	0	0	
Credit institutions	8	0	0	0	0	0	0	10	0	0	0	0	0	0	
Other financial corporations	56	0	0	0	0	0	0	52	0	0	0	0	0	0	
Non-financial corporations	125	0	0	0	0	0	0	124	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	1,570	16	90	90	13	34	46	1,656	15	95	95	11	35	49	
Central banks	62	0	0	0	0	0	0	48	0	0	0	0	0	0	
General governments	94	0	0	0	0	0	0	93	0	0	0	0	0	0	
Credit institutions	32	0	0	0	0	0	0	31	0	0	0	0	0	0	
Other financial corporations	25	0	0	0	0	0	0	27	0	0	0	0	0	0	
Non-financial corporations	973	5	73	73	4	29	38	1,030	4	76	76	4	29	41	
of which: small and medium-sized enterprises at amortised cost	865	5	72	72	3	28	38	914	4	75	75	3	29	40	
Households	385	11	17	17	8	5	7	426	11	19	19	7	6	8	
DEBT INSTRUMENTS other than HFT	2,230	16	90	90	13	34	46	2,298	15	95	95	12	35	49	
OFF-BALANCE SHEET EXPOSURES	324		0	0	0	0	0	327		1	1	0	0	0	

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽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 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 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

			As of 30/09/2018	3		As of 31/12/2018					
	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for exforted for bearance me	anges in fair edit risk and xposures with	Collateral and financial guarantees	Gross carrying exposures with measures		Accumulated im accumulated ch value due to cre provisions for a forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees	
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on	
Debt securities (including at amortised cost and fair value)						0	0	0	0	0	
Central banks						0	0	0	0	0	
General governments						0	0	0	0	0	
Credit institutions						0	0	0	0	0	
Other financial corporations						0	0	0	0	0	
Non-financial corporations						0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)						66	61	26	24	33	
Central banks						0	0	0	0	0	
General governments						0	0	0	0	0	
Credit institutions						0	0	0	0	0	
Other financial corporations						0	0	0	0	0	
Non-financial corporations						54	51	24	23	25	
of which: small and medium-sized enterprises at amortised cost						53	50	24	23	24	
Households						12	10	1	1	8	
DEBT INSTRUMENTS other than HFT						66	61	26	24	33	
Loan commitments given						1	1	0	0	0	

⁽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 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 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

			As of 31/03/2019					As of 30/06/2019						
		Accumulated impairment, arrying amount of accumulated changes in fair res with forbearance value due to credit risk and provisions for exposures with forbearance measures forbearance measures guarantees Accumulated impairment, accumulated changes in fair accumulated changes in fai			Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees							
(mln EUD)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures				
(mln EUR) Debt securities (including at amortised cost and fair value)	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)	64	55	26	25	31	66	57	26	26	33				
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	53	46	24	23	24	53	47	24	24	25				
of which: small and medium-sized enterprises at amortised cost	52	45	23	23	23	52	46	24	23	25				
Households	11	9	2	2	7	13	10	2	2	8				
DEBT INSTRUMENTS other than HFT	64	55	26	25	31	66	57	26	26	33				
Loan commitments given	0	0	0	0	0	1	0	0	0	0				

⁽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 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 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.