

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



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	360	410	389	382	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	334	382	370	362	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	360	410	389	382	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	334	382	370	362	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	380	430	409	402	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	354	402	390	382	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	2,050	2,106	2,032	2,236	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,023	2,078	2,012	2,217	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.56%	19.47%	19.16%	17.07%	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	16.49%	18.40%	18.37%	16.34%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.56%	19.47%	19.16%	17.07%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.49%	18.40%	18.37%	16.34%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.54%	20.42%	20.15%	17.96%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.48%	19.37%	19.37%	17.24%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	4,132	4,387	4,453	4,392	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.71%	9.34%	8.74%	8.69%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	360	410	389	382	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	334	382	370	362	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	4,132	4,387	4,453	4,392	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	4,106	4,360	4,433	4,373	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.71%	9.34%	8.74%	8.69%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.13%	8.77%	8.34%	8.28%	[A.2]/[B.2]	



EBA 2022 EU-wide Transparency Exercise Capital Akcine bendrove Sauliu bankas

			4620/00/2024	As of 31/12/2021	As of 31/03/2022	A(20/05/2022	COREP CODE	PEGIN INVAL
		(min EUR, %) OWN FUNDS	As of 30/09/2021 380	As of 31/12/2021 430	As of 31/03/2022 409	As of 30/06/2022	C 01.00 (10010,c0010)	REGULATION Articles 4(118) and 72 of CRR
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying				402		* *
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	360	410	389	382	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	instruments)	177	176	176	178	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	140	150	150	150	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	0	-1	-3	-6	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	14	24	24	23	C 01.00 (r0200,c0010)	Articles 4(117) and 25(1) point (e) of CRR
	A.1.5	Funds for general banking risk	22	37	37	37	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3	-3	-4	-4	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR.
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CRS; Articles 36(1) point (b) (i), 24(1) point (b), 244(1) point (b), 244(1) point (b) and 256 of CRS; Articles 36(1) point b) (ii) and 29(1) of CRS; Articles 36(1) point b) (iv) and 153(3) of CRS and Articles 36(1) point b) (v) and 155(4) of CRS.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment. 	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	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 institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CBR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-15	0	-10	-15	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	26	28	20	20	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 494 to 467 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	26	28	20	20	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (+0530.c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00	
	A.2.2	(-) Excess deduction from 12 items over 12 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	$ \begin{aligned} &C \otimes 1.00 \left((96600, 10010) + C \otimes 1.00 \right. \\ &\left((97000, 10010) + C \otimes 1.00 \right. \\ &\left((9700, 10010) + C \otimes 1.00 \right. \\ &\left((9704, 10010) + C \otimes 1.00 \right. \\ &\left((9744, 10010) + C \otimes 1.00 \right. \\ &\left((9744, 10010) + C \otimes 1.00 \right) \\ &\left((9746, 10010) + C \otimes 1.00 \right) \end{aligned} $	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 05.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	360	410	389	382	C 01.00 (r0015,c0010)	Article 25 of CBR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	20	20	20	20	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	20	20	20	20	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0974,c0010) + C	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	2,050	2,106	2,032	2,236	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	26	28	20	20	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.56%	19.47%	19.16%	17.07%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.56%	19.47%	19.16%	17.07%	CA3 (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	18.54%	20.42%	20.15%	17.96%	CA3 (5)	
CET1 Capital Fully loaded	C.3	TOTAL CAPITAL RATIO (transitional period) COMMON EQUITY TIER 1 CAPITAL (fully loaded)	18.54%	20.42%	20.15%	17.96%	CA3 (5) [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-	
CET1 RATIO (%)							A.4.3.01.011	
Fully loaded ¹		COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.49%	18.40%	18.37%	16.34%	[D.1]/[B-B.1]	-
	F .	Adjustments to CET1 due to IFRS 9 transitional arrangements	26	28	20	20	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	26	28	20	20	C 05.01 (r0440,c0040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments 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" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

					1
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
(min EUR, %)	AS 01 30/09/2021	AS 01 31/12/2021	AS 01 31/03/2022	AS 01 30/00/2022	
Credit risk (excluding CCR and Securitisations) ¹	1,840	1,877	1,782	1,944	C 02.00 (r0040, d0010) - (C 07.00 (r0090, d220), s001) + C 07.00 (r0110, d220, s001) + C 07.00 (r0130, d220, s001) + C 08.01 (r0040, d220, s001) + C 08.01 (r0040, d220, s001) + C 08.01 (r0050, d220, s001) + C 08.01 (r0040, d220, d220, d220) + C 08.01 (r0050, d220, s002) + C 08.01 (r0040, d220, s002) + C 08.01 (r0050, d220, s002) + C 08.01 (r0060, d220, s002)
Of which the standardised approach	1,840	1,877	1,782	1,944	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	11	10	34	13	C 07.00 (r0090, c)220, s001) + C 07.00 (r0110, c)220, s001)+ C 07.00 (r0130, c)220, s001) + C 08.01 (r0040, c)260, s001) + C 08.01 (r0040, c)260, s001) + C 08.01 (r0040, c)260, s002) + C
Credit valuation adjustment - CVA	0	0	0	0	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	44	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	14	20	17	37	C 92.00 (r9520, c0010)
Of which the standardised approach	14	20	17	37	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, cd601)*12.5+C 20.00 (r0010,CH50)*12.5+HAV(C 24.00(r0010, c0090),C 24.00(r0010,C1100),C 24.00(r0010,C110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	185	198	198	198	C 02.00 (r0590, c0010)
Of which basic indicator approach	185	198	198	198	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	2,050	2,106	2,032	2,236	

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

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



2022 EU-wide Transparency Exercise P&L Akcine bendrove Šiauliu bankas

4 5 1 1 1 1 1 1 1 1 1	(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
A	Interest income	66	92	25	53
Part	Of which debt securities income	4	5	1	3
1	Of which loans and advances income	62	85	24	49
4 5 1		6	9	2-	4
Company Comp		4	5	1	2
Processor processor (contemporary commons)		1	1	1	1
New York Contents 1			0	0	0
13				-	0
anter of c) bears on the comparison of financial acets and islabilities held from financial acets, et al. (1) 10 2 2 (1) 11 (1) 12 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)				·	9
Design of the process of the month about the flav with through port or loss, net	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			1	1
anise or c) South from thodia accounting, red and offer operating income? ((common)) 1.1 1.0 1.1 1.0 1.0 1.0 1.0 1	Gains or (-) losses on financial assets and liabilities held for trading, net	6	10	2	9
1	Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	0
1	Gains or (-) losses from hedge accounting, net	0	0	0	0
OTAL DEFAURCE INCOME, NET 16 16 16 16 16 16 16 1	Exchange differences [gain or (-) loss], net	-1	-3	0	-5
Oral Operation (NECM), NET 10 10 10 10 10 10 10 1	Net other operating income /(expenses)	-1	0	0	1
Celt notification for non-lation flows and depoid quarantee schemes) 2 2 1 1 1 1 1 1 1 1	TOTAL OPERATING INCOME, NET	84	116	30	63
Cash contributions to resolution funds and deposit guarantee schemes)		28	40	11	22
Deprecision		2-	2	1	1
Note Complete Co		3	4	1	2
Provisions or () hereral of provisions ()				0	0
(Poyment commitments to resolution funds and deposit guarantee schemes) (Commitments and guarantees given) (Commitments and guarantees given) (Other prevision) Of which pending legal souse and tax Higation ¹ Of which produces or () a commerce of the fund for general banking risks, rept ² (Poyments or () a commerce of the fund for general banking risks, rept ² (Poyments or () a commerce of the fund for general banking risks, rept ² (Poyments of it is reported for general banking risks, rept ² (Privatical souses it it is reported for general banking risks, rept ² (Privatical souses it it is reported for general banking risks, rept ² (Privatical souses it it is reported for general banking risks, rept ² (Privatical souses it it is reported for general banking risks, rept ² (Privatical souses it it is reported for general banking risks, rept ² (Privatical souses it it is reported for general banking risks, rept ² (Privatical souses it it is reported for general banking risks, rept ² (In pairment or () reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) Of the privation of () to see fine-temperature in subsidiaries, joint ventures and associates and on non-financial assets) Of the privation of () to see fine-temperature in subsidiaries, joint ventures and associates and on non-financial assets) Of the privation of () to see fine-temperature in subsidiaries, joint ventures and associates and on non-financial assets) Of the privation of () to see fine-temperature in subsidiaries, joint ventures and associates and on non-financial assets) Of the privation of () to see fine-temperature in subsidiaries, joint ventures and associates and on non-financial assets) Of the privation of the commercial assets of the report of () bos of investments in subsidiaries, joint ventures and associates and on non-financial assets) Of the privation of the commercial assets of the venture and associates and on non-financial assets) Of the pri		1	1	0	0
(Commitments and quarantees given) (Other provisions) Of which pending legal issues and tax Rigation ¹ Of				0	0
Of which pending legal issues and tax litigation ¹ Of which restructuring		1	1	0	0
Of which pending legal issues and tax litigation ¹ Of which nestructuring ¹ Of Of Which nestructuring ¹ Of O		0	0	0	0
Increases or (-) decreases of the fund for general banking risks, net) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	0	0
Impairment or (-) reversal of impairment on financial assets and revisual or impairment on financial assets and revisual provision of the comprehensive income) (Financial assets at amortised oxis) (Financial assets and disposal oxis oxis oxis oxis oxis oxis oxis oxis	Of which restructuring ¹	0	0	0	0
(Financial assets at fair value through other comprehensive income) (Financial assets at a mortised oxis) (Impairment or (·) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 0 0 0 0 0 0 0 0 0 0 0 0 0	(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Financial assets at amortised cost) Impairment or (·) neversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	0	2	3	2
Impairment or (·) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets) (of which Goodwill) (o	(Financial assets at fair value through other comprehensive income)	0	0	0	0
(of which Goodwill) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Financial assets at amortised cost)	0	2	3	2
legative goodwill recognised in profit or loss 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
have of the profit or () loss of investments in subsidiaries, joint ventures and associates 1 1 1 0 0 70ff or () loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 0 0 0 0 7 14 0 3 15 67 14 0 3 16 7 14 0 3 17 7 14 0 3 17 7 15 7 15 7 15 7 15 7 15 7 15 7 15 7	(of which Goodwill)	0	0	0	0
refit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 0 0 0 ROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 53 67 14 33 ROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 43 56 11 33 rofit or (-) loss after tax from discontinued operations 0 0 0 0 0 ROFIT OR (-) LOSS FOR THE YEAR 43 56 11 33	Negative goodwill recognised in profit or loss	0	0	0	0
ROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 53 67 14 3 ROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 43 56 11 3 rofit or (-) Loss AFTER TAX FROM CONTINUING OPERATIONS 0 0 0 0 ROFIT OR (-) LOSS FOR THE YEAR 43 56 11 3	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	1	0	0
ROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 43 56 11 3 Infoll: or (-) Loss of the Tax From discontinued operations 0 0 0 0 OPET OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 0 0 0 0 OPET OR (-) LOSS FOR THE VEX. 43 56 11 3 ATA TOWN FROM THE CONTINUING OPERATIONS 11 3 3 4 3 4 3 4 3 4 3 4 3 4 3 4 3 4 3 4 3 4 3 4 3 4 3 4	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
ROFIT OR (c) LOSS AFTER TAX FROM CONTINUING OPERATIONS 43 56 11 3 ROFIT OR (c) LOSS AFTER TAX FROM CONTINUING OPERATIONS 0 0 0 0 ROFIT OR (c) LOSS FOR THE YEAR 43 56 11 3	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	53	67	14	36
troff: or (-) loss after tax from discontinued operations 0 0 PROFIT OR (-) LOSS FOR THE YEAR 43 56 11 3	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	43	56	11	30
ROFIT OR (-) LOSS FOR THE YEAR 43 56 11 3		0	0	0	0
	PROFIT OR (-) LOSS FOR THE YEAR	43	56	11	30
	Of which attributable to owners of the parent	43	56	11	30

To Information available only a sorted so the perent
 To Information available only a sorted of the year
 To 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

(min EUR)	,	As of 30/09/20	21			As of 31	/12/2021			As of 31	/03/2022			As of 30	/06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	850				965				837				465				IAS 1.54 (i)
Financial assets held for trading	12	8	2	2	17	8	2	7	19	11	2	6	34	11	2	20	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	5	0	0	5	5	0	0	5	5	0	0	5	6	0	0	5	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	52	52	0	0	78	78	0	0	84	84	0	0	83	83	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	2,747				2,814				2,921				3,275				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.2
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	48				45				46				53				
TOTAL ASSETS	3,715				3,924				3,911				3,916				IAS 1.9(a), IG 6

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

(min E	EUR)			s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	/06/2022			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	s carrying amo	unt ⁽²⁾	Accun	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accui	mulated impairs	nent ⁽²⁾	Gros	s carrying amo	ount ⁽²⁾	Accun	nulated impairn	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets withour significant increase in credit risk sinco initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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 value through other	Debt securities	52	0	0	0	0	0	78	0	0	0	0	0	84	0	0	0	0	0	84	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	705	0	0	0	0	0	693	0	0	0	0	0	692	0	0	0	0	0	917	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	1,725	271	84	-11	-6	-21	1,831	256	74	-14	-4	-22	1,932	257	81	-15	-6	-21	2,072	251	77	-14	-6	-21	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Akcine bendrove Šiauliu bankas

(mln EUR)

		Carrying	g amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	0	0	1	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	3,309	3,505	3,504	3,491	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1	1	1	1	IAS 37.10; IAS 1.54(I)
Tax liabilities	2	3	5	8	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	6	7	6	6	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	3,319	3,516	3,517	3,505	IAS 1.9(b);IG 6
TOTAL EQUITY	396	408	395	411	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	3,715	3,924	3,911	3,916	IAS 1.IG6

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



Breakdown of liabilities

Akcine bendrove Šiauliu bankas

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilit	es by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		0	0	1	0	IFRS 9.BA.7(a); CRR Annex II
Chart resilions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	628	625	624	623	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	244	212	268	286	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	230	202	253	273	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	27	32	29	59	Annex V.Part 1.42(c),44(c)
Donneite	of which: Current accounts / overnight deposits	6	8	8	42	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	94	119	108	61	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	89	112	100	55	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	672	773	736	750	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	631	724	688	704	ECB/2013/33 Annex 2.Part 2.9.1
	Households	1,560	1,588	1,531	1,516	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	775	828	806	825	Annex V.Part 1.42(f), 44(c)
Debt securities issued		21	95	96	96	Annex V.Part 1.37, Part 2.98
Of which: Subo	rdinated Debt securities issued	20	20	20	20	Annex V.Part 1.37
Other financial liabilities		63	60	113	100	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		3,309	3,505	3,505	3,491	



2022 EU-wide Transparency Exercise Market Risk

Akcine bendrove Šiauliu bankas

									bendiore :													
	SA			IM												IM						
			VaR (Memora	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memorandum item)		STRESSED VaR (Memorandum i				ALL PRICE	RISKS CAPITA FOR CTP	IL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	MEACHIDE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30	/09/2021									As of 31/12	/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk	12 8	19 8	0	0	0	0							0	0	0	0						
Equities Of which: General risk	2	1 1 0	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk Commodities risk	1 0	0	0	0	0	0							0	0	0	0						
Total	14	20	ŏ	0	0	0	0	0	0	0	0	0	Ö	ő	0	0	0	0	0	0	0	
	As of 31/03/2022	As of 30/06/2022				As of 31,	/03/2022									As of 30/06						
Traded Debt Instruments	17	36	0	0	0	0							0	0	0	0						
Of which: General risk	7	8	0	0	0	0							0	0	0	0						
Of which: Specific risk	9	27	0	0	0	0							0	0	0	0						
Equities	1	1	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	1	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	l ö	0	0	0							ľ	Ü	0	0						
Commodities risk	0	0	0	0	0	ō							0	0	0	0						
Total	17	37	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.



					Standardisc	d Approach						
		As of 30/09/2021 As of 31/12/2021										
	(min EUR. %)	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			
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	1,339 105 14 1	1,339 102 38 1	12 0 10 0		1,457 102 13 1	1,457 99 35 1	10 0 10 0				
	International Organisations Institutions Corporates of which: SME	0 88 557 19	0 88 445 13	0 34 426 10		0 102 599 13	0 102 477 12	0 40 458 9				
Consolidated data	Retail of which: SME Secured by mortpages on immovable property of which: SME	671 182 1,081 94	616 151 1,010 85	435 87 633 41		598 188 1,233 95	544 157 1,145 85	380 90 689 40				
	Exposures in default Thems associated with particularly high risk Covered bond Claims on institutions and computes with a ST credit accessment	86 71 0	60 50 0	74 74 0	21	76 85 0	50 59 0	50 89 0	22			
	Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	12 138 4,172	8 12 137 3,905	55 30 69 1,851	40	7 13 143 4,428	7 13 142 4,130	55 30 75 1,887	41			
		Original exposure, unlike Exp (2) Standardised Total does not Only the most relevant count calculated as of last quarter	include the Securitisation pos	tion unlike in the results prior t	to the 2019 exercise.			untries ranked by original expor	keni,			

		Standardised Approach								
			As of 30/	09/2021			As of 31,	/12/2021		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)									
	Central governments or central banks	1,273 105	1,273 102	0		1,398 102	1,398	0		
	Regional governments or local authorities Public sector entities	105	102	0		102	99			
	Public sector entities Multilateral Development Banks		30	2		3	20	1		
	International Organisations	0		0		0	0			
	Institutions	2	2	0		2	2	1		
	Corporates	458	347	344		500	378	375		
	of which: SME	19	13	10		13	12	9		
	Retail	669	614	434		597	544	380		
LITHUANIA	of which: SME	182	151	87		188	157	90		
LITHUANIA	Secured by mortgages on immovable property	1,081	1,010	632		1,233	1,145	689		
	of which: SME	94	85	41		95	85	40		
	Exposures in default	86	60	74	21	76	50 59	50		
	Items associated with particularly high risk	/1	50	/4		85	59	89		
	Covered bonds	0		U		0	U	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			55		2	2	55		
ı	Collective investments undertakings (CIU) Equity	12		30		12	12	30		
	Other exposures	138	137	68		143	142	75		
ĺ	Standardised Total ²	130	137	00	39	242			41	
		El Assistant anno anno anno anno							72	

		exposures, our includes gareira direct nex adjustments.								
			Standardised Approach							
			As of 30	/09/2021		As of 31/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	(min EUR. %) Central governments or central banks	15	15			15	15			
	Regional governments or local authorities	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 Corporates	1	1	0		5	5			
	of which: SME	ů		i i		i i	,			
	Retail	ō	i i	0		0	i i	i i		
LATVIA	of which: SME	0	0	0		0	0	0		
LATVIA	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			
	Items associated with particularly high risk Covered bonds	0					0			
	Claims on institutions and corporates with a ST credit assessment	ů o	ů o	i o		o o	ů o	. o		
	Collective investments undertakings (CIU)	0	0	0		0	0			
	Equity	0	0	0		0	0	0		
	Other exposures					0	0	0		
	Standardised Total ²				0			1		

		exposumes, but includes general credit risk adjustments.							
					Standardis	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Control Communication of Control Contr	0 0 0 0 21 13 0 0 0 0	0 0 0 0 11 12 0 0 0	0 0 0 0 8 10 0 0	0	0 0 0 0 31 13 0 0 0	0 0 0 33 13 0 0 0	0 0 0 10 10 0 0	0
	Tems associated with navircularly high risk Covered bonds Claims on institutions and covorates with a ST credit assessment Collective investments undertakings (CIU) Bonity Other exposures	0 0 0 0	0	0 0 0 0		0 0 0 0 0	0	0 0 0 0	

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVA4) and other own funds inductions related to the exposures, but includes general count final adjustments.								
					Standardise	ed Approach				
			As of 30,	/09/2021			As of 31	/12/2021		
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²	
Country of Counterpart 4	Control overwrenters or control seales. Padde sector control seales or control seales. Padde sector control seales or	0 0 0 0 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 0 0 0 0 0 0 0 0		
	Standardised Total ²				0			-		

	Akcine bendrove stadila bankas									
		Standardised Approach								
		As of 30/09/2021 As of 31/12/2021								
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)									
	Central oovernments or central banks Revisional covernments or local authorities Revisional covernments or local authorities Revisitational Development Easies Tentranticular Operanistations Tentranticular Operanistati	0	0000	0		0 0 0 0	0	0 0 0 0		
Country of Counterpart 5	of which: SME Retail of which: SME Secured by mortsaces on immovable property of which: SME	0	0	0 0 0		0	0	0 0		
	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 0	0	
	Collective investments undertakinos (CIU) Equity Other exosures Standardised Total ²	0	0	0	0	0	0	0		
		(2) Original exposure, unlike Ex	posure value, is reported befor	e taking into account any effect	due to credit conversion factors	or credit risk mitigation technic	sues (e.g. substitution effects).			
		(2) Total value artisstments an	of provisions per country of m	untermartiv envisates those for se	curitisation exposures, additional	valuation adjustments (EVEs)	and other own funds reduction	is related to the		

		(2) That while depletation and profession part Control on Commission and Control on Section 2015 (2) The Section 2									
			Standardised Approach								
			As of 30/09/2021 As of 31/12/2021								
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	0		0		0	0	0			
	Regional governments or local authorities	ō	i i	0		o o	0	i i			
	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	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0				
Country of	Retail	0	0	0		0	0	0			
	of which: SME	0		0		0	0	0			
Counterpart 6	Secured by mortgages on immovable property of which: SME						0				
	Exposures in default	ŏ			0		0				
	Items associated with particularly high risk	ı ő			Ů		0		, and the second		
	Covered bonds	ō	0	0		o o	0	o o			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0				
	Standardised Total ²										

Objanie appouse, unitie Exposure value, in reponded before taking into account any effect due to oresist convenion faces or could nisk mitigation tachniques (u.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds educations natised to the

Country of		exposures, but includes general credit risk adjustments.								
Contrar descriptions of the contrar short of the co					Standardise	d Approach				
Country of			As of 30	/09/2021			As of 31	/12/2021		
Country of Countr	(44.88.85)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
The consures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Central oversements or central sales II seriorised oversements or bod and whites seriorised oversement or bod and whites seriorised oversements facilitations for discussed facilities facilitations for discussed facilities for shifts (50 classes) seriorised for some seriorised facilities for shifts (50 classes) seriorised facilities for shift (50 classes) seriorised for some seriorised facilities for shift (50 classes) seriorised for some seriorised facilities for shift (50 classes) seriorised for shift (50 classe	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	

		exposures, but includes general credit mik adjustments.								
			Standardised Approach							
			As of 30,	/09/2021			As of 31	/12/2021		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²	
	(min 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 Multilateral Development Banks	0	0	0		0	0	0		
	Multilateral Development Banks International Organisations			0		0		0		
	Institutions	0	0	ō		ō	ō	o o		
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
Country of	Retail of which: SME			0		0		0		
Counterpart 8	Secured by mortgages on immovable property	i i	0	0		0	i i	ů		
Counterpart o	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds			0		0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)			0		0		0		
	Equity		, o	o o		o o	i i	l ő		
	Other exposures		0	0		ō		ō		
	Standardised Total ²									

			Standardised Approach								
			As of 30	/09/2021			As of 31,	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²		
	(min EUR, %) Central governments or central banks	0		0		0	0	0			
	Regional governments or local authorities	0		0		0	0	0			
	Public sector entities	0		0		0	0	0			
	Multilateral Development Banks	0		0		0	0	0			
	International Organisations	0	9	0		0	0	0			
	Institutions Corporates	0		0		0	U	0			
	of which: SME	0		0			0				
	Retail	0		ů ů		0	0	0			
Country of	of which: SME	i i		ō		ō	ō	ō			
Counterpart 9	Secured by mortgages on immovable property	0		0		0	0	0			
Counterpart	of which: SME	0		0		0	0	0			
	Exposures in default	0		0		0	0	0			
	Items associated with particularly high risk	0		0		0	0	0			
	Covered bonds	0	9	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0		0			0				
	Collective investments undertakings (CIU) Equity	0		0			0				
	Other exposures	ů o		ő		Ö	ů o	ŏ			
	Standardised Total ²										

The Copyrial aspears, unlike Exposer value, is reposed before being into sound any effect due to condition sense finite or could not entirplier to include up a sound any effect due to condition exposers, and the effect or could not entirplier to include up a sound and exposers and produces or procurely of contripatry entitled to the exposers, the condition exposers, and otherwise and produces or procure of contribution exposers.

The exposers are procured unit and applications and offer count funds and purchases.

The exposers are procured unit and applications are offer as the exposers are of the exposers are offer as the exposers are of the exposers are offer as the exposers are of the exposers are offer as the exposers are offer as the exposers are offer as the exposers are of the exposers are offer as the exposers are offer as the exposers are offer as the exposers are of the exposers are offer as the exposers are of the exposers are offer as the exposers are of the exposers are offer as the exposers are offer as the exposers are of the exp

		Standardised Approach							
		As of 30/09/2021 As of 31/12/2021							
	(min EUR. %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Central governments or combot la solicit supplicated government or rocked authorities supplicated government or rocked authorities supplicated government statis supplicated government supplicated govern	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	.0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	
	Standardised Total ²				0				



		Standardised Approach								
			As of 31,	/03/2022		As of 30/06/2022				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions	
Consolidated data	Central developments or contral tasket Regional operoments or both anthrotics Regional operoments on both anthrotics Regional contral operations Regional operations Regional operations Generation Generat	1,348 93 13 1 0 135 641 361 1 625 221 1,307 728 95	1,348 91 34 1 0 134 556 279 564 199 1,221 680 630	8 0 10 0 44 428 214 387 114 637 410 65 82	21	1,185 83 15 1 0 99 637 387 659 223 1,402 775 89 117	1,185 79 37 1 0 98 516 308 83 1,3101 725 59 79	7 0 0 12 0 0 0 12 0 0 0 0 0 0 0 0 0 0 0 0	2	
	Covered bonds Thins can institutions and removates with a ST result accessment Collective investments undertakings (CIU) Equity Other recoveres Standardised Total ²	0 8 13 140 4.496	0 8 13 139	0 55 30 70	43	0 8 13 137 4,434	13 136 4.119	0 57 30 64		

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure,
nalmilated as of last resister

		calculated as of last quarter							
					Standardise	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LITHUANIA	Control development or control taskes Resident development of the old attherities Resident development of the old attherities Resident development beautic Resident development development Resident deve	1,294 933 5 0 0 1 1 546 230 1,296 788 78 0 0 0 8 8 1 12 12 12 12 12 12 12 12 12 12 12 12 1	1,293 91 0 0 1 411 279 554 1,20 1,20 1,20 0 0 0 88 88 83 1,20 1,20 1,20 1,20 1,20 1,20 1,20 1,20	0 0 1 0 346 214 367 114 641 65 65 62 22 20 0 0	21	1,056 83 5 0 0 3 540 652 1,023 1,023 775 89 117 0 0 7	1,056 79 27 0 0 0 3 3 440 400 900 13,30 13,30 13,30 705 70 0 0 7 12,10	0 0 1 0 0 356 346 441 1162 722 727 939 1119 0 0 0 0 5 5 6	21
	Standardised Total ²				43				41
		(1) Original compound unlike E							

Control decommends or control bring. Control decommends or control bring. Residual commends or control bring. Residual control			ecrossures, but includes general crudit risk adhatments.									
Control connection or control and shall be seen to the state of the st						Standardise	d Approach					
Control decommends or control bring. Control decommends or control bring. Residual commends or control bring. Residual control				As of 31	/03/2022			As of 30,	06/2022			
Cont of accommendate or control tables of Control Research or Cont			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		
Standardised Total ²	LATVIA	Central overvenments or central sales II sectional overvenment or botal atthetion sectional convenment or botal atthetion fulfillation of the discontinues fulfillation of the discontinues fulfillation	000000000000000000000000000000000000000		000000000000000000000000000000000000000		91 0 2 0 0 5 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	91 0 0 5 3 0 0 0 0 0 0 0 0	0 0 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥		

					Standardise	d Approach			
			As of 31	/03/2022			As of 30/	06/2022	
	(min EUR. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
Regional covers Public sector or Public sector or International International Communication Communic	emments or cominal basis verments or local absorbities Devicionement banks of organizations Porticionement banks of organizations Porticionement banks of organizations Porticionement banks of organizations Porticionement banks organizations porticionement banks organizations organizations porticionement organizations organizations	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 23 11 0 0 0 0 0 0	0 0 0 0 23 11 1 0 0 0 0 0	0 0 0 0 9 9 0 0 0 0 0 0	

		exposures, but includes gener	al credit risk adtustments.						
					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	Control development or control tasked Sectional comments or Lord atthroffice Activation of Comments or Lord atthroffice Sectional Comments or Lord attributed Sectional Control or Lord attributed Comments or Lord attributed Comments or Lord attributed Sectional Comments of Compensate with a ST could assessment Conference Inscription and Compensate with a ST could assessment Sectional Comments or Lord attributed Section Comments or Lor	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	¢



Country of Counterpart 7

2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Akulie beliulove siduliu balikas										
					Standardise	d Approach					
			As of 31	/03/2022			As of 30,	06/2022			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 5	Control decomments or control basis. According decomments or both attenditions of control decomments or decomm	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 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			
		(1) Original exposure, unlike E	Exposure value, is reported befo	ne taking into account any effec	t due to credit conversion factor	s or credit risk mitigation techn	iques (e.g. substitution effects)				

		(2) Total value adjustments ar exposures, but includes gener		unterparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	is related to the	
			a cour on account to		Standardise	d Approach			
			As of 31	/03/2022			As of 30	(06/2022	
		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
Country of Counterpart 6	Control Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	
						-			

	exposures, but includes gener	al credit risk adjustments.						
				Standardise	d Approach			
		As of 31,	/03/2022			As of 30,	06/2022	
	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
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	o o	0	ő		0	0	o o	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0			0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0				0	0	
	0	0	o o			0	ő	
fit assessment	0	0	0		0	0	0	
	0	0	0			0	0	
	0					0		

		(2) Total value adjustments and provisors per country of country and countr										
		esponent, con mostes gene	a Otok III. asjasirina.		Standardise	d Approach						
			As of 31	/03/2022			As of 30	/06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Country of Counterpart 8	Come of conversation or control to the Come No. Control conversation or local administration Public sector estitics Public sector estitics Public sector estitics Composition Composi	0 0 0 0 0 0 0 0 0 0 0 0 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 0		000000000000000000000000000000000000000	0			
	Standardised Total ²				0							

		exposures, but includes gene							
					Standardise	d Approach			
			As of 31	/03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Central enversements or contral season activation of convenience to be authorities Resilization Translations to Beauty and Central Resilization Institution of Central Resilization Central Resilization of Central Resilization Central Resilization and Central Resiliza			0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥
	Standardierd Total ²								0

		exposures, but includes gene								
					Standardise	ed Approach				
			As of 31	/03/2022		As of 30/06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	(min EUR. %) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0		0		0	0	0		
	Multilateral Development Banks 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		
Country of	Retail	0	0	0		0	0	0		
Counterpart 10	of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0		
Counterpart 10	of which: SME Exposures in default	0	0	0		0	0	0		
	Exposures in default Items associated with particularly high risk	0	0	0	U	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	1 8			0	0	0		
	Other exposures	0					0	0		
	Other exposures Strandardized Total ²	Ů		Ů		_		·		



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2021					As of 31,	/12/2021		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30/	06/2022		
		Origina	l Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
CI: d-t d -t-	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

			Akcine bendrove Siauliu bankas As of 31/12/2021											
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ıce sheet	
												Off-balance si	neet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	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 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 [Austria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria	4 0 5 0 0	4 0 5 0 0 0	(4 0 5 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
10 - 3M	Cyprus													
To - 3M	Czech Republic													
To - 3M	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	0 8 0 0	0 0 8 8 0 0 0				0 8 8 0 0 0	000000000000000000000000000000000000000	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

			Akcine bendrove Šlauliu bankas As of 31/12/2021											
							As of 31/12/2021	L						
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive 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 [Finland													
[0 - 3M [France													
[0 - 3M [Germany													
[0 - 3M [Croatia													
To - 3M	Greece													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hungary					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0	0 0 0 0	0 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	Ireland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 2 0 0	0 0 0 0	0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		
10tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Italy		3 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			0 0 0	3 0 1 5 2 0 0	0 0 0 0	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	0		
10tal 0 - 3M 3M - 1Y 1 1 - 2Y 1 2	Latvia	1	8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 0 0 14 1 1 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

						Al	cine bendrove Siauliu b	ankas						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
					Non-derivative financial a	ssets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance sl	eet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- 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 [Lithuania	675 46 254 164 98 55 6	254 164 165 95 58			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	875 46 254 136 92 41 2 1,445		0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 3 0 0 0 0	(((((((((((((((((((2
[0 - 3M [Luxembourg	000000000000000000000000000000000000000	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	1 0 0 0 0		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	(((((((
[0 - 3M [Malta													
0 - 3M 13M - 1Y	Netherlands													
[0 - 3M [Poland	0 0 10 0 0	0 0 10 10 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 10 0 0	(0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	((((((2
[0 - 3M [Portugal													
10 - 3M	Romania	000000000000000000000000000000000000000	0 0 0 1 1 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 0 1 1 1 1 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
10 - 3M	Slovakia													
To - 3M	Slovenia	0 0 0 3 0	0 0 0 0 3 3 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 3 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		



General governments exposures by country of the counterparty

		Akcine bendrove Šiauliu bankas As of 31/12/2021												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount 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 [Spain		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 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 [Iceland													
[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	kcine bendrove Siauliu b	ankas						
							As of 31/12/2021	l e						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount 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 [Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
[0 - 3M [Switzerland													
To - 3M	Other advanced economies non EEA													
Total Tota	Other Central and eastern Europe countries non EEA	0 1 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	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0		0 0 0 0 0	0 0 0 0 0		
Total Tota	Middle East									· ·				
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more] Total	Latin America and the Caribbean	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 2 2	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0	0 0 0 0 0		1



General governments exposures by country of the counterparty

Akcine bendrove Šiauliu bankas

		<u> </u>					cine bendrove Slauliu bi	dikds						
							As of 31/12/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial a	ssets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance sl	heet 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	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	(0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

(5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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



General governments exposures by country of the counterparty

			Akcine bendrove Siauliu bankas As of 30/06/2022											
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance si	eet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	ssets by accounting portfolio	'	Derivatives with po	sitive fair value	Derivatives with	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 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 [Austria													
Total Tota	Belgium													
To - 3M	Bulgaria	0 3 0 0 0	0 3 0 0 0 0	(0 3 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		
10 - 3M	Cyprus													
[0 - 3M [Czech Republic													
To - 3M	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	0 8 0 0	0 0 8 8 0 0 0				0 8 8 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

			Akcine bendrove Šiauliu bankas As of 30/06/2022											
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	France													
[0 - 3M [Germany													
[0 - 3M [Croatia													
10 - 3M	Greece													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hungary		0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total	Ireland		0 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0		0 1 1 2 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0
Total	Italy		3 1 1 4 2 0 0	0	0 0		0 1 1 4 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 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total	Latvia	32 6 5 55 6	8 9 32 0 53 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		80 9 32 0 53 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	2



General governments exposures by country of the counterparty

			Akcine bendrove Šlauliu bankas As of 30/06/2022 Direct exposures											
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	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)											Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania	38.32 222 13.7 7.27 4.4 1,133	7 134 5 75 270 7 47			0 0 0 0 0 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0	383 226 116 75 267 47 1 1,115		0 0 0 0 0 0 0 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 0 0		
[0 - 3M [Luxembourg		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	1 0 0 0 0 0	000	0 0 0 0 0 0 0 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 [f 1Y - 2Y] f 2Y - 3Y [f 3Y - 5Y] f 5Y - 10Y [f 10Y - more Total f 0 - 3M [Malta													
0 - 3M	Netherlands													
[0 - 3M [Poland	11	0 0 3 3 5 6 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 6 0 0	000	0 0 0		0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Portugal													
[0 - 3M [Romania		0 0 1 1 1 1 1 0 3			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 1 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 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Slovakia													
[0 - 3M [Slovenia		0 0 0 0 0 3 3 3 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 3 3 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	0 0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

			Akcine bendrove Šiauliu bankas As of 30/06/2022											
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive 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 [Spain		0 4 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 0 4 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 0 0 0 0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden													
[0 - 3M [United Kingdom													
[0 - 3M [Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0 - 3M [Norway													
[0 - 3M [Australia													
To - 3M	Canada													
To - 3M	Hong Kong													



General governments exposures by country of the counterparty

						Al	kcine bendrove Siauliu b	ankas						
							As of 30/06/2022	2						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount 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 [Japan													
[0 - 3M [u.s.													
[0 - 3M [China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
To - 3M	Other advanced economies non EEA													
Total Tota	Other Central and eastern Europe countries non EEA	0 1 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 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
Total Tota	Middle East									·				
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more] Total	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 2 2	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		1



General governments exposures by country of the counterparty

Akcine bendrove Šiauliu bankas

			<u> </u>					cine bendrove Slauliu bi	dikds						
								As of 30/06/2022	2						
							Direc	t exposures							
		(mln EUR)			On balance s	heet			Deriva	tives		Off bala			
						Non-derivative financial as	ssets by accounting portfolic	,	Derivatives with po	Off-balance si					
														Risk weighted	
R	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	(0 0 0	0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		

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

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

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures Akcine bendrove Šlauliu bankas

				As of 30/09/2021								As of 31/12/2021				
		Gross ca	errying amount/ Nominal amount		Accumulated impaired walue due to cree	pairment, accumulated negative changes in fair fit risk and provisions ^{4,8}	Collaterals and		Gross ca	rrying amount/ Nomina	i amount	Accumulated important value due to crea	Collaterals and			
		Of which performing but past due >30 days and <=00 days		r.	On non-nexforming experience ²		financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	r	On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures
(min FIR)	and <=90 days		Of which: defaulted	Of which Stage 3		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	78	2 0				0 0	0	891	0	0		0	0	0	0	0
Debt securities (including at amortised cost and fair value)	75	8 0				0		77:		0		0		0	0	0
Central banks			0			0			0	0			0 0	0	0	0
General governments	57	77 0	0			0	0	58	9 0	0			0	0	0	0
Credit institutions	1	10 0	0				0		6 0	0			0	0	0	0
Other financial corporations	5	54 0	0			0	0	9	9 0	0			0	0	0	0
Non-financial corporations	11	16 0	0			0	0	11	7 0	0			0	0	0	0
Loans and advances(including at amortised cost and fair value)	2,08	0 8	84 84	84	17	21 2:	. 50	2,16	. 7	74	74	74	18	22	22	40
Central banks			0			0			0	0			0 0	0	0	0
General governments	5	0	0			0		8	0	0		c	0 0	0	0	0
Credit institutions		1 0	0			0		:	0	0		c	0 0	0	0	0
Other financial corporations	1	18 0	0			0		2	2 0	0			0 0	0	0	a
Non-financial corporations	1,18	35 1	64 6	6	9	16 1	5 44	1,21	5 1	55	55	55	5 10	17	17	34
of which: small and medium-sized enterprises	1,03	32 1	61 6	6:	1 7	15 1	43	1,05	5 1	52	53	52	2 5	15	15	33
of which: Loans collateralised by commercial immovable property	75	0	49 4	49	s	9	38	79	3 0	42	42	42	2 5	9	9	30
Households	78	6	20 2	20	8	s s	6	83	5 7	19	15	15	9	5	5	6
of which: Loans collateralised by residential immovable property	41	11 2	7			1	. 3	44	9 2	6	€	6	6 (1	1	3
of which: Credit for consumption	14	16 4	•		s	2		15	1 4	4	4	4	4 6	2	2	0
DEBT INSTRUMENTS other than HFT	3,62	0 8	84 84	84	18	21 2:	. 50	3,831	7	74	74	74	18	22	22	40
OFF-BALANCE SHEET EXPOSURES	40	12	2		1	0 (0	45:		2	2	2	2 1	0	0	0

The transferring commence diseases that which CAC 10 Reaction IDI to 1992021 COX.

The property of the commence of the second control of the control of the

Performing and non-performing exposures

Akcine bendrove Šlauliu bankas

					As of 31/03/2022									As of 30/06/2022				
		Gross c	arrying amount/ Nomina	il amount		Accumulated imp	pairment, accumulated ne lit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross carrying amount/ Nominal amount				Accumulated impa value due to credit	irment, accumulated ne risk and provisions ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ²	financial guarantees received on non- performing exposures	Of w	which performing past due >30 days	Of which non-performing ¹		9*	On performing exposures ²	On non-perform	On non-performing exposures ²	
(min EUR)	and <=90 days			Of which: defaulted	Of which Stage 3					ar	and <=90 days		Of which: defaulted Of which St			Of which Stage 3		
Cash balances at central banks and other demand deposits	76:	7 0				0		0	0	393	0	0				0	0	0
Debt securities (including at amortised cost and fair value)	771	5 0						0	0	1,000	0	0			0	0	0	
Central banks		0					0	0		0	0	0			0	0	0	
General governments	60	3 0			0	0	0	0	0	827	0	0			0	0	0	
Credit institutions		5 0			0	0	0	0	0	5	0	0			0	0	0	
Other financial corporations	5	2 0			0	0	0	0	0	47	0	0			0	0	0	
Non-financial corporations	11	6 0			0	0	0	0	0	121	0	0			0	0	0	
Loans and advances(including at amortised cost and fair value)	2,27	11	. 81	81	81	20	21	21	49	2,400	14	77	77	77	20	21	21	46
Central banks		0 0			0	0	0	0	0	0	0	0			0	0	0	
General governments	7	9 0			0	0	0	0	0	66	1	0			0	0	0	
Credit institutions		1 0			0	0	0	0	0	2	0	0			0	0	0	
Other financial corporations	2	1 0			0	0	0	0	0	28	0	0			0	0	0	۰
Non-financial corporations	1,28	0 4	6	6	62	12	16	16	43	1,353	5	57	57	5	12	14	14	39
of which: small and medium-sized enterprises	1,12	1 3	S.	57	57	10	14	14	41	1,183	4	53	53	3 53	11	13	13	38
of which: Loans collateralised by commercial immovable property	84	0	5:	. 51	51	7	10	10	40	878	0	47	40	9 40	6	9	9	36
Households	89	0 7	21	20	20	8	6	6	7	950	8	20	20	20 20	7	6	6	, ,
of which: Leans collateralised by residential immovable property	49	0 2	:	,	, ,	1	2	2	4	540	2	8	8	8 8	0	1	1	5
of which: Credit for consumption	16	0 4			4	6	2	2	0	179	4	5	5	5	6	2	2	
DEBT INSTRUMENTS other than HFT	3,814	11	. 81	81	81	21	21	21	49	3,793	14	77	77	, ,,,	20	21	21	46
OFF-BALANCE SHEET EXPOSURES	471	3	13	13	13	1	0	0	0	530		13	13	13	1	0	0	0

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the security appears of the form of the contraction of the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground as ground



Forborne exposures

I			As of 30	/09/2021					As of 31/	12/2021		
		ying amount of with forbearance	Accumulated i accumulated o value due to c	mpairment, changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
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)	165	61	17	14	137	40	159	59	18	16	130	36
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	0	o	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	o	0	0	0	0	0	0	0	0
Non-financial corporations	147	50	15	12	130	37	142	48	15	14	123	32
of which: small and medium-sized enterprises	133	49	14	12	116		128	46	15	13	109	
Households	17	11	2	2	7	4	16	11	2	2	. 7	4
DEBT INSTRUMENTS other than HFT	165	61	17	14	137		159	59	18	16	130	
Loan commitments given	1	0	0	0	0	0	1	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	30						40					

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

⁽²⁾For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS 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.

⁽i) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

Akcine bendrove Šiauliu bankas

			As of 31	/03/2022					As of 30/	06/2022		
		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance n	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures	Gross carr exposures measures	ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
Central banks	0	0	C	0	0		0	0	0	0	0	
General governments	0	0	C	0	0		0	o	0	0	0	
Credit institutions	0	0	C	0	0		0	0	0	0	0	
Other financial corporations	0	0	C	0	0		0	0	0	0	0	
Non-financial corporations	0	0	C	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	146	56	16	15	119	33	137	52	15	14	111	32
Central banks	0	0	C	0	0	0	0	0	0	0	0	0
General governments	1	0	C	0	0	0	1	0	0	0	0	0
Credit institutions	0	0	C	0	0	0	0	0	0	0	0	o
Other financial corporations	0	0	C	0	0	0	0	0	0	0	0	o
Non-financial corporations	129	45	14	13	112	30	121	42	12	11	105	28
of which: small and medium-sized enterprises	122	43	13	12	105		110	41	12	11	95	
Households	15	11	3	3	7	4	15	10	3	3	6	3
DEBT INSTRUMENTS other than HFT	146	56	16	15	119		137	52	15	14	111	
Loan commitments given	0	0	0	0	0	0	1	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	48						47					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Akcine bendrove Siauliu bankas

(mln EUR) 90 319

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (81) 2021/451 - 175 on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Akcine bendrove Šiauliu bankas

	Loans and advan	nes.	As of 31/09/2021			Loans and advanc		As of 31/12/2021			As of 31/03/2022 Loans and advances					As of 30/06/2022 Loans and advances						
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount	2,080	1,996	8	84	60	2,161	2,087	7	74	55	2,271	2,190	11	81	60	2,400	2,323	14	77	56		
Of which secured	1,626	1,546	4	80	56	1,705	1,635	4	69	51	1,805	1,728	6	77	56	1,922	1,850	10	72	52		
Of which secured with immovable property	1,379	1,311	2	68	50	1,417	1,357	3	59	46	1,507	1,438	2	69	53	1,610	1,544	3	66	49		
Of which instruments with LTV higher than 60% and lower or equal to 80%	303	299		4	2	295	293		2	2	357	352		5	3	466	460		6	3		
Of which instruments with LTV higher than 80% and lower or equal to 100%	112	108		4	2	109	105		4	3	124	120		3	2	146	143		3	2		
Of which instruments with LTV higher than 100%	57	49		8	2	47	39		8	1	48	40		8	1	50	48		2	1		
Accumulated impairment for secured assets	29	10	0	19	7	30	10	0	20	9	32	12	0	19	8	30	12	0	18	8		
Collateral																						
Of which value capped at the value of exposure	1,377	1,328	3	49	42	1,435	1,396	3	39	34	1,519	1,471	3	48	43	1,641	1,596	4	45	39		
Of which immovable property	1,149	1,106	2	43	37	1,198	1,163	2	35	31	1,284	1,239	2	45	41	1,388	1,345	2	43	38		
Of which value above the cap	5,607	5,082	5	524	431	5,912	5,435	9	477	397	5,985	5,458	13	527	432	6,232	5,579	13	653	485		
Of which immovable property	2,133	1,985	3	148	129	2,360	2,222	6	138	121	2,438	2,232	6	205	184	2,538	2,296	6	242	203		
Financial guarantees received	100	98	1	1	0	123	121	1	1	0	142	140	3	1	0	165	164	4	1	1		
Accumulated partial write-off	-4	0	0	-4	0	-4	0	0	4	0	-4	0	0	-4	0	4	0	0	-4	0		

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.