

REPORT ON RISK AND CAPITAL MANAGEMENT PILLAR3 OF THE BASEL FOR THE FIRST QUARTER OF THE YEAR 2024

DISCLOSURE OF INFORMATION UNDER PART EIGHT OF REGULATION (EU) No 575/2013

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DISCLOSURE OF KEY METRICS

Template EU OV1 – Overview of total risk exposure amounts

		Total risk exp	Total risk exposure amounts (TREA)		
		31-03-2024	31-12-2023	31-03-2024	
1	Credit risk (excluding CCR)	2,095,012	2,080,536	167,601	
2	Of which the standardised approach	2,095,012	2,080,536	167,601	
3	Of which the Foundation IRB (F-IRB) approach				
4	Of which slotting approach				
EU 4a	Of which equities under the simple risk weighted approach				
5	Of which the Advanced IRB (A-IRB) approach				
6	Counterparty credit risk - CCR	20,571	17,667	1,646	
7	Of which the standardised approach	4,602	4,993	368	
8	Of which internal model method (IMM)				
EU 8a	Of which exposures to a CCP				
EU 8b	Of which credit valuation adjustment - CVA	113	50	9	
9	Of which other CCR	15,856	12,624	1,268	
10	Not applicable				
11	Not applicable				
12	Not applicable				
13	Not applicable				
14	Not applicable				
15	Settlement risk				
16	Securitisation exposures in the non-trading book (after the cap)	90,294	44,055	7,224	
17	Of which SEC-IRBA approach				
18	Of which SEC-ERBA (including IAA)				
19	Of which SEC-SA approach	90,294	44,055	7,224	
EU 19a	Of which 1250% / deduction				
20	Position, foreign exchange and commodities risks (Market risk)	22,954	23,082	1,836	
21	Of which the standardised approach	22,954	23,082	1,836	
22	Of which IMA		,		
EU 22a	Large exposures				
23	Operational risk	273,992	273,992	21,919	
EU 23a	Of which basic indicator approach	273,992	273,992	21,919	
EU 23b	Of which standardised approach			,	
EU 23c	Of which advanced measurement approach				
24	Amounts below the thresholds for deduction (subject to 250% risk weight)				
25	Not applicable				
26	Not applicable				
27	Not applicable				
28	Not applicable				
29	Total	2,502,823	2,439,333	200,226	



Template EU KM1 - Key metrics template

31-03-2024 31-03-2024 31-04-2023 30-06-2023 31-04 Available own funds (amounts)							
Available own funds (anounts) Available own funds (anounts) 1 Common Equity Ther 1 (CET1) capital 465,393 485,311 455,880 415,624 4 2 Ter 1 capital 465,393 485,311 455,880 415,624 4 3 Total capital 528,276 546,590 516,727 476,649 4 4 Total risk exposure amount 2,502,823 2,439,333 2,421,787 2,430,251 2,4 Capital ratios (as a percentage of risk-weighted exposure amount) 18,59% 19,80% 18,82% 17,10% 5 Common Equity Tier 1 ratio (%) 18,59% 19,80% 18,82% 17,10% 6 Tier 1 ratio (%) 18,59% 19,80% 18,82% 17,10% 7 Total capital amore requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount) 2,40% 2,65% 2,05% 2,05% 2,05% 2,05% 2,05% 2,05% 2,05% 2,05% 2,05% 2,05% 2,05% 2,05% 2,05% 2,05% 2,05%			a	b	С	d	e
1 Common Equity Tier 1 (CET 1) capital 4465,393 4465,393 4455,311 455,880 415,624 4 2 Tier 1 capital 528,276 546,599 516,727 476,649 4 4 Total risk exposure amount 2,502,823 2,493,333 2,421,767 2,430,251 2,4 5 Common Equity Tier 1 ratio (%) 18,59% 19,90% 18,82% 17,10% 6 Tier 1 ratio (%) 11,559% 19,90% 18,82% 17,10% 7 Total capital ratio (%) 2,111% 22,41% 2,430,23 1,482% 17,10% 4 Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount) 1,421% 1,365% 2,05%<			31-03-2024	31-12-2023	30-09-2023	30-06-2023	31-03-2023
1 Ter 1 capital 465,393 485,311 455,800 415,824 4 3 Total capital 528,276 546,599 516,727 476,649 4 Risk-weighted exposure amount 2,502,823 2,439,333 2,421,787 2,430,281 2,4 Capital ratics (as a percentage of risk-weighted exposure amount) 18,59% 19,90% 18,82% 17,10% 5 Ommon Equity Tier 1 ratio (%) 18,59% 19,90% 18,82% 17,10% 6 Tier 1 ratio (%) 18,59% 19,90% 18,82% 17,10% 7 Total capital ratio (%) 18,59% 19,90% 18,82% 17,10% Additional own funds requirements to address risks other than the risk of amount) 2,11% 2,24% 2,36% 2,05%			[[[1	[
3 Total capital 528,276 546,599 516,727 476,849 4 Total ratios (as a parcentage of risk-weighted exposure amount) 2,502,823 2,433,333 2,421,787 2,430,251 2,4 Capital ratios (as a parcentage of risk-weighted exposure amount) 18,59% 19,90% 18,82% 17,10% 6 Tot ratio (%) 18,65% 19,90% 18,82% 17,10% 7 Total capital ratio (%) 21,11% 22,41% 21,34% 19,61% Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount) 0.012 0.012 0.012 0.012 0.012 0.012 0.012 0.012 0.012 0.012 0.012 0.015	· ·		465,393	485,311	455,880	415,624	418,407
Risk-weighted exposure amount 2,502,82 2,439,333 2,421,787 2,430,251 2,4 Copial ratios (sa percentage of risk-weighted exposure amount) 6 Common Equity Tier 1 ratio (%) 18,59% 19,90% 18,82% 17,10% 6 Tier 1 ratio (%) 21,11% 22,41% 21,34% 19,80% 18,82% 17,10% 7 Total capital ratio (sa percentage of risk-weighted exposure amount) 22,41% 21,34% 19,80% 18,82% 17,10% Additional own funds requirements to address risks other than the risk of excessive leverage (sa percentage of risk-weighted exposure amount) 2,05% 2,50% 2,50% 2,50% 2,50% 2,50% 2,50% 2,50% 2,50% 2,50% 2,50% 2,50% 2,50% 2,50% 2,50% 2,50%	2	•	465,393	485,311	455,880	415,624	418,407
4 Total risk exposure amount 2,502,823 2,439,333 2,421,787 2,430,251 2,4 Capital ratios (sa a percentage of risk-weighted exposure amount) 18.59% 19.90% 18.82% 17.10% Gommon Equity Tier 1 ratio (%) 18.59% 19.90% 18.82% 17.10% Additional own funds requirements to address risks other than the risk of excessive leverage (sa a percentage of risk-weighted exposure amount) 2.05% 2.	3	Total capital	528,276	546,599	516,727	476,649	438,407
Capital ratios (as a percentage of risk-weighted exposure amount) Common Equity Tier 1 ratio (%) 18.59% 19.90% 18.82% 17.10% 6 Ter tratio (%) 18.59% 19.90% 18.82% 17.10% 7 Total capital ratio (%) 21.11% 22.41% 21.34% 19.61% Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount) 2.05%		Risk-weighted exposure amounts		r	r	1	
5 Common Equity Tier 1 ratio (%) 18.59% 19.90% 18.82% 17.10% 6 Ter 1 ratio (%) 16.59% 19.90% 18.82% 17.10% 7 Tota capital ratio (%) 21.11% 22.41% 23.13% 13.82% 17.10% Additional own funds requirements to address risks other than the risk of excessive leverage (as a per-entage of risk-weighted exposure amount) 21.15% 2.0	4	Total risk exposure amount	2,502,823	2,439,333	2,421,787	2,430,251	2,418,651
6 Tier 1 ratio (%) 18.59% 19.90% 18.82% 17.10% 7 Total capital ratio (%) 21.11% 22.41% 21.34% 19.61% Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount) 2.05% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2.50% 2		Capital ratios (as a percentage of risk-weighted exposure amount)				1	
7 Total capital ratio (%) 21.11% 22.41% 21.34% 19.61% Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount) 20.05% 2.50% 2.50% </td <td>5</td> <td>Common Equity Tier 1 ratio (%)</td> <td>18.59%</td> <td>19.90%</td> <td>18.82%</td> <td>17.10%</td> <td>17.30%</td>	5	Common Equity Tier 1 ratio (%)	18.59%	19.90%	18.82%	17.10%	17.30%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount) Additional own funds requirements to address risks other than the risk of excessive leverage (%) 2.05% 2.012 0.012 0.012 0.012 0.015 0.01	6	Tier 1 ratio (%)	18.59%	19.90%	18.82%	17.10%	17.30%
anount) Additional own funds requirements to address risks other than the risk of EU 7a 2.05% 2.05% 2.05% 2.05% EU 7b of which: to be made up of Tier 1 capital (percentage points) 0.012 0.012 0.012 0.012 EU 7c of which: to be made up of Tier 1 capital (percentage points) 0.015 0.015 0.015 0.015 EU 7c Total SREP own funds requirements (%) 10.06% 10.05% 12.51% Construction buffer due to macro-prudential or systemic risk identified at the level of a Member State (%) 2.50% 2.50% 2.50% 0.00%	7						18.13%
EU 7a excessive leverage (%) 2.05% 2.05% 2.05% EU 7b of which: to be made up of CET1 capital (percentage points) 0.012 0.012 0.012 EU 7c Total SREP own funds requirements (%) 10.05% 10.05% 15.51% 15.51% Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount) Conservation buffer (%) 2.50% 0.00%			excessive leve	rage (as a perc	entage of risk-	weighted expo	sure
EU 7a excessive leverage (%) 2.05% 2.05% 2.05% EU 7b of which: to be made up of CET1 capital (percentage points) 0.012 0.012 0.012 EU 7c Total SREP own funds requirements (%) 10.05% 10.05% 15.51% 15.51% Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount) Conservation buffer (%) 2.50% 0.00%		Additional own funds requirements to address risks other than the risk of					
EU 7c of which: to be made up of Tier 1 capital (percentage points) 0.015 0.015 0.015 0.015 0.015 EU 7d Total SREP own funds requirements (%) 10.05% 10.05% 15.51% 15.51% Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount) 2.50% 2.50% 2.50% 2.50% Conservation buffer (%) 2.00% 0.00% 0.00% 0.00% 0.00% 9 Institution specific countercyclical capital buffer (%) 1.00% 0.00% 0.00% 0.00% 10 Global Systemically Important Institution buffer (%) 0.00% 0.00% 0.00% 0.00% 11 Combined buffer requirement (%) 4.70% 4.69% 3.71% 3.71% 12 CET1 available after meeting the total SREP own funds requirements (%) 11.06% 11.29% 9.56% 14 Leverage ratio 11.06% 0.00% 0.00% 0.00% 0.00% 13 Total sREP own funds requirements (%) 11.6% 12.36% 11.29% 9.56% EU 14a Leverage ra	EU 7a	•	2.05%	2.05%	2.05%	2.05%	2.05%
EU 7d Total SREP own funds requirements (%) 10.05% 10.05% 15.51% Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount) 2.50% 2.50% 2.50% 2.50% B Capital conservation buffer (%) 2.50% 2.50% 2.50% 2.50% 2.50% EW at herevel of a Member State (%) 0.00% 0.00% 0.00% 0.00% 0.00% 9 Institution specific countercyclical capital buffer (%) 1.00% 0.99% 0.02% 0.02% EU 9a Systemic risk buffer (%) 0.20% 0.20% 0.00% 0.00% 0.00% EU 10a Other Systemically Important Institution buffer (%) 1.00% </td <td>EU 7b</td> <td>of which: to be made up of CET1 capital (percentage points)</td> <td>0.012</td> <td>0.012</td> <td>0.012</td> <td>0.012</td> <td>0.012</td>	EU 7b	of which: to be made up of CET1 capital (percentage points)	0.012	0.012	0.012	0.012	0.012
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount) 8 Capital conservation buffer (%) 2.50% 2.50% 2.50% 2.50% EU 8a the level of a Member State (%) 0.00% 0.00% 0.00% 0.00% 9 Institution specific countercyclical capital buffer (%) 1.00% 0.99% 0.02% 0.02% EU 9a Systemic risk buffer (%) 0.20% 0.20% 0.19% 0.19% 10 Global Systemically Important Institution buffer (%) 0.00% 0.00% 0.00% 0.00% 11 Combined buffer requirement (%) 4.70% 4.69% 3.71% 3.71% 12 CET1 available after meeting the total SREP own funds requirements (%) 11.06% 12.36% 11.29% 9.56% Vererage ratio Vererage ratio Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure) 4 Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure) 0.000% 0.000% 0.000% 0.000% <td>EU 7c</td> <td>of which: to be made up of Tier 1 capital (percentage points)</td> <td>0.015</td> <td>0.015</td> <td>0.015</td> <td>0.015</td> <td>0.015</td>	EU 7c	of which: to be made up of Tier 1 capital (percentage points)	0.015	0.015	0.015	0.015	0.015
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount) 8 Capital conservation buffer (%) 2.50% 2.50% 2.50% E Conservation buffer (%) 2.50% 2.50% 2.50% E Bat the level of a Member State (%) 0.00% 0.00% 0.00% 9 Institution specific countercyclical capital buffer (%) 0.20% 0.20% 0.02% EU 9a Systemic risk buffer (%) 0.20% 0.20% 0.19% 0.19% 10 Global Systemically Important Institution buffer (%) 0.00% 0.00% 0.00% 0.00% 11 Combined buffer requirement (%) 1.00% 1.00% 1.00% 1.00% 1.00% 1.00% 12 CET1 available after meeting the total SREP own funds requirements (%) 11.66% 12.36% 11.29% 9.56% 14 Leverage ratio 9.18% 9.55% 9.28% 8.81% 4 14 Leverage ratio 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0	EU 7d	Total SREP own funds requirements (%)	10.05%	10.05%	15.51%	15.51%	15.49%
8 Capital conservation buffer (%) 2.50% 2.50% 2.50% 2.50% EU 8a the level of a Member State (%) 0.00% 0		Combined buffer and overall capital requirement (as a percentage of risk-	weighted expo	sure amount)			
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9 Institution specific countercyclical capital buffer (%) 1.00% 0.99% 0.02% 0.02% EU 9a Systemic risk buffer (%) 0.20% 0.20% 0.19% 0.19% 10 Global Systemically Important Institution buffer (%) 0.00% 0.00% 0.00% 0.00% 11 Combined buffer requirement (%) 4.70% 4.69% 3.71% 3.71% 12 CET1 available after meeting the total SREP own funds requirements (%) 11.06% 12.36% 11.29% 9.56% 12 CET1 available after meeting the total SREP own funds requirements (%) 11.06% 12.36% 14.75% 4.912,200 4.715,718 4.8 14 Leverage ratio 9.18% 9.55% 9.28% 8.81% 14 Leverage ratio (%) 0.00% 0.00% 0		Conservation buffer due to macro-prudential or systemic risk identified at					
EU 9a Systemic risk buffer (%) 0.20% 0.20% 0.19% 0.19% 10 Global Systemically Important Institution buffer (%) 0.00% 0.00% 0.00% 0.00% 11 Combined buffer requirement (%) 1.00% 1.00% 1.00% 1.00% 11 Combined buffer requirement (%) 4.70% 4.69% 3.71% 3.71% 12 CET1 available after meeting the total SREP own funds requirements (%) 11.06% 12.36% 13.76% 12 CET1 available after meeting the total SREP own funds requirements (%) 11.06% 12.36% 13.76% 13 Total exposure measure 5.069.058 5.081,739 4.912,200 4.715,718 4.4 14 Leverage ratio 9.18% 9.55% 9.28% 8.81% 41 Leverage ratio (%) 9.18% 9.55% 9.28% 8.81% 42 leverage ratio (%) 9.00% 0.00% 0.00% 0.00% 4.14 leverage ratio %) 9.18% 9.55% 9.28% 8.81% 4dditional own							0.00%
Leverage ratio Solution Solution Solution 10 Global Systemically Important Institution buffer (%) 0.00% 0.00% 0.00% 0.00% 11 Combined buffer requirement (%) 1.00% 1.00% 1.00% 1.00% 11 Combined buffer requirement (%) 4.70% 4.69% 3.71% 3.71% 12 CET1 available after meeting the total SREP own funds requirements (%) 11.06% 12.36% 11.29% 9.56% 12 CET1 available after meeting the total SREP own funds requirements (%) 11.06% 12.36% 14.71% 13.76% 13 Total exposure measure 5.069,058 5.081,739 4.912,200 4.715,718 4.6 14 Leverage ratio 9.18% 9.55% 9.28% 8.81% Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure) Additional own funds requirements to address the risk of excessive leverage (as a solution own funds requirements (%) 0.00% 0.00% 0.00% EU 14a for which: to be made up of CET1 capital (percentage points) 0.00000 0.0000 0.0000	-						0.18%
EU 10a Other Systemically Important Institution buffer (%) 1.00% 1.00% 1.00% 1.00% 11 Combined buffer requirement (%) 4.70% 4.69% 3.71% 3.71% EU 11a Overall capital requirements (%) 14.75% 14.74% 13.76% 13.76% 12 CET1 available after meeting the total SREP own funds requirements (%) 11.06% 12.36% 11.29% 9.56% Leverage ratio 11 Leverage ratio 9.18% 9.55% 9.28% 8.81% 14 Leverage ratio (%) 9.18% 9.55% 9.28% 8.81% Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure) Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure) 0.00%		• • • • • •					0.00%
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12 CET1 available after meeting the total SREP own funds requirements (%) 11.06% 12.36% 11.29% 9.56% Leverage ratio 13 Total exposure measure 5,069,058 5,081,739 4,912,200 4,715,718 4,8 14 Leverage ratio (%) 9.18% 9.55% 9.28% 8.81% 4 Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure) Additional own funds requirements to address the risk of excessive leverage (%) 0.00% 0.00% 0.00% 0.00% EU 14a feverage (%) 0.000 0.0000 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>3.69%</td></t<>							3.69%
Leverage ratio Live of the second of the secon							13.74%
13 Total exposure measure 5,069,058 5,081,739 4,912,200 4,715,718 4,8 14 Leverage ratio (%) 9.18% 9.55% 9.28% 8.81% 8.81% 8.81% 9.28% 8.81% 9.28%	12		11.00%	12.30%	11.29%	9.50%	8.08%
Init Operation Ope	- 10				4 9 4 9 9 9 9	1 - 1 10	4 0 0 4 0 0 0
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)Additional own funds requirements to address the risk of excessive leverage (%)0.00%0.00%0.00%EU 14aof which: to be made up of CET1 capital (percentage points)0.00000.00000.00000.0000EU 14bof which: to be made up of CET1 capital (percentage points)0.00000.00000.00000.0000EU 14cTotal SREP leverage ratio requirements (%)3.00%3.00%3.00%3.00%Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)EU 14dLeverage ratio buffer requirement (%)0%0%0%EU 14dLeverage ratio requirement (%)3%3%3%EU 14cOverall leverage ratio requirement (%)3%3%3%EU 14eOverall leverage ratio requirement (%)3%3%3%EU 14eOverage Ratio11440,2335EU 16aCash outflows - Total weighted value494,885486,284474,839483,2835EU 16bCash inflows - Total weighted value171,247228,271266,306258,327216Total net cash outflows (adjusted value)323,638258,013208,532224,9563							4,804,920
Additional own funds requirements to address the risk of excessive leverage (%) 0.00% 0.0000	14						8.71%
EU 14a leverage (%) 0.00%			age (as a perce	ntage of total e	exposure measu	ure)	
EU 14bof which: to be made up of CET1 capital (percentage points)0.00000.00000.00000.0000EU 14cTotal SREP leverage ratio requirements (%)3.00%3.00%3.00%3.00%3.00%Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)EU 14dLeverage ratio buffer requirement (%)0%0%0%0%EU 14dLeverage ratio requirement (%)3%3%3%3%EU 14eOverall leverage ratio requirement (%)3%3%3%3%EU 14eOverall leverage ratio requirement (%)3%3%3%3%EU 14eOverall leverage Ratio707,818570,809451,117440,23355EU 16aCash outflows - Total weighted value494,885486,284474,839483,28355EU 16bCash inflows - Total weighted value171,247228,271266,306258,3272216Total net cash outflows (adjusted value)323,638258,013208,532224,95633			0.000/	0.000/	0.000/	0.000/	0.000/
EU 14cTotal SREP leverage ratio requirements (%)3.00%3.00%3.00%3.00%3.00%Leverage ratio buffer and overall leverage ratio requirement (%)0%0%0%0%EU 14dLeverage ratio buffer requirement (%)0%0%0%0%EU 14dLeverage ratio buffer requirement (%)0%0%0%0%EU 14dLeverage ratio requirement (%)0%0%0%0%EU 14eOverall leverage ratio requirement (%)3%3%3%3%Liquidity Coverage Ratio3%3%3%3%3%I5Total high-quality liquid assets (HQLA) (Weighted value -average)707,818570,809451,117440,23358EU 16aCash outflows - Total weighted value494,885486,284474,839483,28358EU 16bCash inflows - Total weighted value171,247228,271266,306258,3272216Total net cash outflows (adjusted value)323,638258,013208,532224,95633							0.00%
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)EU 14dLeverage ratio buffer requirement (%)0%0%0%0%EU 14eOverall leverage ratio requirement (%)3%3%3%3%3%Liquidity Coverage Ratio15Total high-quality liquid assets (HQLA) (Weighted value -average)707,818570,809451,117440,2335EU 16aCash outflows - Total weighted value494,885486,284474,839483,2835EU 16bCash inflows - Total weighted value171,247228,271266,306258,3272216Total net cash outflows (adjusted value)323,638258,013208,532224,9563							0.0000
EU 14d Leverage ratio buffer requirement (%) 0% </td <td>EU 14C</td> <td></td> <td></td> <td>•</td> <td>•</td> <td>3.00%</td> <td>3.00%</td>	EU 14C			•	•	3.00%	3.00%
EU 14e Overall leverage ratio requirement (%) 3%<					1		
Liquidity Coverage Ratio 50% 60% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0%</td>							0%
15 Total high-quality liquid assets (HQLA) (Weighted value -average) 707,818 570,809 451,117 440,233 550,309 550,306 258,327 520,309 550,306 258,327 520,309 520,803 208,532 520,935 520,803 520,803 520,803	EU 14e		3%	3%	3%	3%	3%
EU 16a Cash outflows - Total weighted value 494,885 486,284 474,839 483,283			[[[1	[
EU 16b Cash inflows - Total weighted value 171,247 228,271 266,306 258,327 22 16 Total net cash outflows (adjusted value) 323,638 258,013 208,532 224,956 32						,	534,242
16 Total net cash outflows (adjusted value) 323,638 258,013 208,532 224,956 323,638					474,839	483,283	508,600
	EU 16b	5	171,247	228,271	266,306	258,327	201,564
			323,638	258,013	208,532	224,956	307,036
	17	Liquidity coverage ratio (%)	228.81%	236.08%	227.72%	206.10%	186.09%
Net Stable Funding Ratio		•					
18 Total available stable funding 3,478,108 3,933,910 3,812,960 3,656,657 3,5	18	Total available stable funding	3,478,108	3,933,910	3,812,960	3,656,657	3,512,041
19 Total required stable funding 2,503,222 2,613,299 2,621,431 2,726,304 2,6	19	Total required stable funding	2,503,222	2,613,299	2,621,431	2,726,304	2,650,745
20 NSFR ratio (%) 138.95% 150.53% 145.45% 134.13% 1	20	NSFR ratio (%)	138.95%	150.53%	145.45%	134.13%	132.49%



Template TFAS 9-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs

		31-03-2024	31-12-2023	30-09-2023	30-06-2023	31-03-2023
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1) capital	465,393	485,311	455,880	415,624	418,407
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	457,337	469,738	444,079	404,937	408,289
3	Tier 1 capital	465,393	485,311	455,880	415,624	418,407
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	457,337	469,738	444,079	404,937	408,289
5	Total capital	528,276	546,599	516,727	476,649	438,407
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	520,220	531,026	504,926	465,963	428,289
	Risk-weighted assets (amounts)					
7	Total risk-weighted assets	2,502,823	2,439,333	2,421,787	2,430,251	2,418,651
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,494,767	2,423,760	2,409,986	2,419,565	2,408,534
	Capital ratios					
9	Common Equity Tier 1 (as a percentage of risk exposure amount) Common Equity Tier 1 (as a percentage of risk exposure amount)	18.59%	19.90%	18.82%	17.10%	17.30%
10	as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.33%	19.38%	18.43%	16.74%	16.95%
11	Tier 1 (as a percentage of risk exposure amount)	18.59%	19.90%	18.82%	17.10%	17.30%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.33%	19.38%	18.43%	16.74%	16.95%
13	Total capital (as a percentage of risk exposure amount)	21.11%	22.41%	21.34%	19.61%	18.13%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.85%	21.91%	20.95%	19.26%	17.78%
	Leverage ratio					
15	Leverage ratio total exposure measure	5,069,058	5,081,739	4,912,200	4,715,718	4,804,920
16	Leverage ratio	9.18%	9.55%	9.28%	8.81%	8.71%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9.04%	9.27%	9.06%	8.61%	8.52%

As of 1 January 2018, Šiaulių Bankas AB transitioned to the application of IFRS 9 and exercised the option provided for in Article 473a (1) of CRR to apply transitional measures to institutions to mitigate the impact of the introduction of IFRS 9 on own funds and chose to apply Article 473a (4) of CRR, it is a dynamic component. The bank did not change its initial decision made in 2018. The bank shall assign a 100% risk weight to the amount of AB_{SA} referred to in point (a) of the second subparagraph of Article 473a (1) of Regulation 2020/873.



Template EU LIQ1 - Quantitative information of LCR

Scope of consolidation (consolidated)

-		Total <u>unweighted</u> value (average)							
EU 1a	Quarter ending on (31 March 2024)	31-03-2024 31-12-2023 30-09-2023 30-06-202							
EU 1b	Number of data points used in the calculation of averages	12	12	12	12				
HIGH-QUAL	LITY LIQUID ASSETS								
1	Total high-quality liquid assets (HQLA)								
CASH – OU	TFLOWS								
0	Retail deposits and deposits from small business customers,	2,446,024	2 270 020	2 207 251	2,228,339				
2	of which:	1,069,257	2,379,930 1,074,436	2,297,351 1,091,394	1,112,614				
3	Stable deposits	720,662	731,241	732,301	743,206				
4	Less stable deposits	534,219	529,494	533,040					
5 6	Unsecured wholesale funding Operational deposits (all counterparties) and deposits in networks of cooperative banks		- 323,434	-	535,762				
7	Non-operational deposits (all counterparties)	534,219	529,494	533,040	535,762				
8	Unsecured debt	-	-	-	-				
9	Secured wholesale funding								
10	Additional requirements	366,428	377,358	389,065	393,159				
11	Outflows related to derivative exposures and other collateral requirements	2,805	2,607	2,752	2,438				
12	Outflows related to loss of funding on debt products	<u> </u>	-	_	-				
13	Credit and liquidity facilities	363,623	374,750	386,313	390,721				
14	Other contractual funding obligations	24,776	25,550	22,843	30,666				
15	Other contingent funding obligations	174,439	166,917	154,216	131,217				
16	TOTAL CASH OUTFLOWS								
CASH – INF	LOWS								
17	Secured lending (e.g. reverse repos)	1,943	17,373	18,505	18,626				
18	Inflows from fully performing exposures	96,571	95,753	129,940	158,107				
19	Other cash inflows	108,316	164,180	165,136	127,467				
ES-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)								
ES-19b	(Excess inflows from a related specialised credit institution)								
20	TOTAL CASH INFLOWS	206,830	277,306	313,581	304,200				
ES-20a	Fully exempt inflows	-	-	-	-				
ES-20b	Inflows subject to 90% cap	-	-	-	-				
ES-20c	Inflows subject to 75% cap	206,830	277,306	313,581	304,200				
TOTAL ADJ 21	USTED VALUE LIQUIDITY BUFFER								
22	TOTAL NET CASH OUTFLOWS								



(continued	3)		Total <u>weighted</u> va	lue (average)	
EU 1a	Quarter ending on (31 March 2024)	31-03-2024	31-12-2023	30-09-2023	30-06-2023
EU 1b	Number of data points used in the calculation of averages	12	12	12	12
HIGH-QUAI	ITY LIQUID ASSETS				
1	Total high-quality liquid assets (HQLA)	707,818	570,809	451,117	440,233
CASH – OU	TFLOWS				
2	Retail deposits and deposits from small business customers, of which:	195,913	187,776	178,584	179,896
3	Stable deposits	53,463	53,722	54,570	55,631
4	Less stable deposits	92,687	94,397	94,614	96,073
5	Unsecured wholesale funding	229,851	227,672	227,175	227,226
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-
7	Non-operational deposits (all counterparties)	229,851	227,672	227,175	227,226
8	Unsecured debt	-	-	-	-
9	Secured wholesale funding	-	-	-	-
10	Additional requirements	35,622	36,939	38,527	38,935
11	Outflows related to derivative exposures and other collateral requirements	2,805	2,607	2,752	2,438
12	Outflows related to loss of funding on debt products	-	-	-	-
13	Credit and liquidity facilities	32,817	34,332	35,775	36,497
14	Other contractual funding obligations	24,776	25,550	22,843	30,666
15	Other contingent funding obligations	8,722	8,346	7,711	6,561
16	TOTAL CASH OUTFLOWS	494,885	486,284	474,839	483,283
CASH – INF	LOWS				
17	Secured lending (e.g. reverse repos)	1,913	3,167	4,298	4,419
18	Inflows from fully performing exposures	61, 018	60,924	96,872	126,441
19	Other cash inflows	108,316	164,180	165,136	127,467
ES-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)	-	_	_	
ES-19b	(Excess inflows from a related specialised credit institution)	_	-	-	-
20	TOTAL CASH INFLOWS	171,247	228,271	266,306	258,327
ES-20a	Fully exempt inflows	-	-	-	-
ES-20b	Inflows subject to 90% cap				
ES-20c	Inflows subject to 75% cap	171,247	228,271	266,306	258,327
	USTED VALUE		220,271		200,021
21	LIQUIDITY BUFFER	707,818	570,809	451,117	440,233
21	TOTAL NET CASH OUTFLOWS	323,638	258,013	208,532	224,956
22	LIQUIDITY COVERAGE RATIO (%)	228.81%	236.08%	227.72%	206.10%
23		220.0170	230.0070	221.12/0	200.10/0

Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1

The main factors influencing the Group's LCR are changes in the liquidity buffer, which is largely made up of highly liquid government securities and funds held with the central bank, and cash outflows, primarily related to unsecured wholesale funding.



The Financial Group uses Retail deposits as the main source of financing. More detailed information on the concentration of funding sources in note 4 to Interim financial report Šiaulių bankas AB and the bank's Group for 1 quarter 2024.

Liquidity buffer is formed of high-quality assets that can easily be converted into cash without any restrictions and with minimal losses. Due to that fact the Financial Group possesses a significant debt securities portfolio, which is highly liquid.

The Group has insignificant derivative positions consisting of forward foreign exchange contracts and derivatives linked to the prices of financial instruments. Their share of total assets is 0.48%.

The Financial Group's 100% of assets are accounted for in euro and 98 % of liabilities. Therefore it not gives rise to an inherent risk of currency mismatch in the LCR.