



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

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

CONTENTS

| | |
|--|----|
| DISCLOSURE OF KEY PARAMETERS | 4 |
| Template EU OV1 - Overview of total risk exposure amounts..... | 4 |
| Template EU KM1 - Key metrics template..... | 5 |
| 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..... | 6 |
| DISCLOSURE OF OWN FUNDS..... | 7 |
| Template EU CC1 - Composition of regulatory own funds | 7 |
| Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements | 10 |
| COUNTERCYCLICAL CAPITAL BUFFERS | 12 |
| Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer | 12 |
| Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer | 13 |
| LEVERAGE RATIO..... | 13 |
| Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures..... | 13 |
| Template EU LR2 - LRCom: Leverage ratio common disclosure..... | 13 |
| Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)..... | 15 |
| DISCLOSURE OF LIQUIDITY REQUIREMENTS | 15 |
| Template EU LIQ1 - Quantitative information of LCR | 15 |
| Table EU LIQB on qualitative information on LCR, which complements template EU LIQ1 | 17 |
| Template EU LIQ2: Net Stable Funding Ratio | 17 |
| CREDIT RISK AND CREDIT QUALITY | 20 |
| Template EU CR1: Performing and non-performing exposures and related provisions | 20 |
| Template EU CR1-A: Maturity of exposures | 22 |
| Template EU CR2: Changes in the stock of non-performing loans and advances | 22 |
| Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries | 22 |
| Template EU CQ1: Credit quality of forborne exposures | 23 |
| Template EU CQ2: Quality of forbearance | 23 |
| Template EU CQ4: Quality of non-performing exposures by geography | 24 |
| Template EU CQ5: Credit quality of loans and advances to non-financial corporations by industry..... | 24 |
| Template EU CQ6: Collateral valuation - loans and advances..... | 25 |
| Template EU CQ7: Collateral obtained by taking possession and execution processes | 26 |
| INFORMATION ON CREDIT RISK MITIGATION MEASURES | 27 |
| Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques..... | 27 |
| DISCLOSURE OF THE USE OF THE STANDARDISED APPROACH | 27 |
| Template EU CR4 – standardised approach – Credit risk exposure and CRM effects | 27 |
| Template EU CR5 – standardised approach | 28 |
| COUNTERPARTY CREDIT RISK..... | 29 |

| | |
|---|----|
| Template EU CCR1 – Analysis of CCR exposure by approach..... | 29 |
| Template EU CCR2 – Transactions subject to own funds requirements for CVA risk..... | 29 |
| Template EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights | 30 |
| Template EU CCR5 – Composition of collateral for CCR exposures | 30 |
| SECURITISATION | 30 |
| Template EU-SEC1 - Securitisation exposures in the non-trading book..... | 30 |
| Template EU-SEC2 - Securitisation exposures in the trading book..... | 31 |
| Template EU-SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor | 31 |
| Template EU-SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor | 32 |
| Template EU-SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments | 32 |
| MARKET RISK | 32 |
| Template EU MR1 - Market risk under the standardised approach..... | 32 |
| DISCLOSURE OF INTEREST RATE RISK FOR POSITIONS NOT INCLUDED IN THE TRADING BOOK..... | 33 |
| Table EU IRRBBA - Qualitative information on interest rate risks of non-trading book activities..... | 33 |
| Template EU IRRBB1 - Interest rate risks of non-trading book activities | 33 |
| MREL | 34 |
| EU KM2: Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities | 34 |
| DISCLOSURE OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE RISKS (ESG RISKS) | 35 |
| Qualitative information on Environmental risk, on Social risk and on Governance risk | 35 |
| Template 1: Banking book- Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity..... | 42 |
| Template 2: Banking book - Climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral | 46 |
| Template 3: Banking book. Indicators of potential climate change-related transition risks. Alignment parameters | 48 |
| Template 4: Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive firms | 51 |
| The Bank used the Carbon Majors Database and the Climate Accountability Institute as sources to identify the 20 most carbon-intensive corporations worldwide. The Bank does not have positions in these companies. | 51 |
| Template 5: Banking book - Climate change physical risk: Exposures subject to physical risk..... | 51 |
| Template 6. Summary of GAR KPIs..... | 52 |
| Template 7 - Mitigating actions: Assets for the calculation of GAR..... | 52 |
| Template 8 - GAR (%) | 57 |
| Template 10 - Other climate change mitigating actions that are not covered in the EU Taxonomy | 59 |

DISCLOSURE OF KEY PARAMETERS

Template EU OV1 - Overview of total risk exposure amounts

| | | Total risk exposure amounts (TREA) | | Total own funds requirements |
|-----------|--|---------------------------------------|------------------|---------------------------------|
| | | 30-06-2024 | 31-03-2024 | 30-06-2024 |
| 1 | Credit risk (excluding CCR) | 2,203,539 | 2,095,012 | 176,283 |
| 2 | Of which the standardised approach | 2,203,539 | 2,095,012 | 176,283 |
| 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 | 24,019 | 20,571 | 1,922 |
| 7 | Of which the standardised approach | 5 195 | 4,602 | 416 |
| 8 | Of which internal model method (IMM) | | | |
| EU 8a | Of which exposures to a CCP | | | |
| EU 8b | Of which credit valuation adjustment - CVA | 63 | 113 | 5 |
| 9 | Of which other CCR | 18,761 | 15,856 | 1,501 |
| 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) | 104,027 | 90,294 | 8,322 |
| 17 | Of which SEC-IRBA approach | | | |
| 18 | Of which SEC-ERBA (including IAA) | | | |
| 19 | Of which SEC-SA approach | 104,027 | 90,294 | 8,322 |
| EU 19a | Of which 1250% / deduction | | | |
| 20 | Position, foreign exchange and commodities risks (Market risk) | 19,151 | 22,954 | 1,532 |
| 21 | Of which the standardised approach | 19,151 | 22,954 | 1,532 |
| 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 | 2,624,728 | 2,502,823 | 209,978 |

Template EU KM1 - Key metrics template

| | | a | b | c | d | e |
|--|--|------------|------------|------------|------------|------------|
| | | 30-06-2024 | 31-03-2024 | 31-12-2023 | 30-09-2023 | 30-06-2023 |
| Available own funds (amounts) | | | | | | |
| 1 | Common Equity Tier 1 (CET1) capital | 459,166 | 465,393 | 485,311 | 455,880 | 415,624 |
| 2 | Tier 1 capital | 459,166 | 465,393 | 485,311 | 455,880 | 415,624 |
| 3 | Total capital | 525,113 | 528,276 | 546,599 | 516,727 | 476,649 |
| Risk-weighted exposure amounts | | | | | | |
| 4 | Total risk exposure amount | 2,624,728 | 2,502,823 | 2,439,333 | 2,421,787 | 2,430,251 |
| Capital ratios (as a percentage of risk-weighted exposure amount) | | | | | | |
| 5 | Common Equity Tier 1 ratio (%) | 17.49% | 18.59% | 19.90% | 18.82% | 17.10% |
| 6 | Tier 1 ratio (%) | 17.49% | 18.59% | 19.90% | 18.82% | 17.10% |
| 7 | Total capital ratio (%) | 20.01% | 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) | | | | | | |
| EU 7a | Additional own funds requirements to address risks other than the risk of excessive leverage (%) | 2.05% | 2.05% | 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 | 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 | 0.015 |
| EU 7d | Total SREP own funds requirements (%) | 10.05% | 10.05% | 10.05% | 10.05% | 15.51% |
| 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% | 2.50% |
| EU 8a | Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 9 | Institution specific countercyclical capital buffer (%) | 1.00% | 1.00% | 0.99% | 0.02% | 0.02% |
| EU 9a | Systemic risk buffer (%) | 0.20% | 0.20% | 0.20% | 0.19% | 0.19% |
| 10 | Global Systemically Important Institution buffer (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| EU 10a | Other Systemically Important Institution buffer (%) | 1.00% | 1.00% | 1.00% | 1.00% | 1.00% |
| 11 | Combined buffer requirement (%) | 4.70% | 4.70% | 4.69% | 3.71% | 3.71% |
| EU 11a | Overall capital requirements (%) | 14.75% | 14.75% | 14.74% | 13.76% | 13.76% |
| 12 | CET1 available after meeting the total SREP own funds requirements (%) | 9.96% | 11.06% | 12.36% | 11.29% | 9.56% |
| Leverage ratio | | | | | | |
| 13 | Total exposure measure | 5,264,328 | 5,069,058 | 5,081,739 | 4,912,200 | 4,715,718 |
| 14 | Leverage ratio (%) | 8.72% | 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) | | | | | | |
| EU 14a | Additional own funds requirements to address the risk of excessive leverage (%) | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| EU 14b | of which: to be made up of CET1 capital (percentage points) | 0.0000 | 0.0000 | 0.0000 | 0.0000 | 0.0000 |
| EU 14c | Total 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 14d | Leverage ratio buffer requirement (%) | 0% | 0% | 0% | 0% | 0% |
| EU 14e | Overall leverage ratio requirement (%) | 3% | 3% | 3% | 3% | 3% |
| Liquidity Coverage Ratio | | | | | | |
| 15 | Total high-quality liquid assets (HQLA) (Weighted value -average) | 833,436 | 707,818 | 570,809 | 451,117 | 440,233 |
| EU 16a | Cash outflows - Total weighted value | 514,026 | 494,885 | 486,284 | 474,839 | 483,283 |
| EU 16b | Cash inflows - Total weighted value | 115,991 | 171,247 | 228,271 | 266,306 | 258,327 |
| 16 | Total net cash outflows (adjusted value) | 398,035 | 323,638 | 258,013 | 208,532 | 224,956 |
| 17 | Liquidity coverage ratio (%) | 217.87% | 228.81% | 236.08% | 227.72% | 206.10% |
| Net Stable Funding Ratio | | | | | | |
| 18 | Total available stable funding | 3,506,663 | 3,478,108 | 3,933,910 | 3,812,960 | 3,656,657 |

| | | | | | | |
|----|-------------------------------|-----------|-----------|-----------|-----------|-----------|
| 19 | Total required stable funding | 2,599,378 | 2,503,222 | 2,613,299 | 2,621,431 | 2,726,304 |
| 20 | NSFR ratio (%) | 134.90% | 138.95% | 150.53% | 145.45% | 134.13% |

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

| | | 30-06-2024 | 31-03-2024 | 31-12-2023 | 30-09-2023 | 30-06-2023 |
|---------------------------------------|--|------------|------------|------------|------------|------------|
| Available capital (amounts) | | | | | | |
| 1 | Common Equity Tier 1 (CET1) capital | 459,166 | 465,393 | 485,311 | 455,880 | 415,624 |
| 2 | Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 451,088 | 457,337 | 469,738 | 444,079 | 404,937 |
| 3 | Tier 1 capital | 459,166 | 465,393 | 485,311 | 455,880 | 415,624 |
| 4 | Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 451,088 | 457,337 | 469,738 | 444,079 | 404,937 |
| 5 | Total capital | 525,113 | 528,276 | 546,599 | 516,727 | 476,649 |
| 6 | Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 517,035 | 520,220 | 531,026 | 504,926 | 465,963 |
| Risk-weighted assets (amounts) | | | | | | |
| 7 | Total risk-weighted assets | 2,624,728 | 2,502,823 | 2,439,333 | 2,421,787 | 2,430,251 |
| 8 | Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 2,616,650 | 2,494,767 | 2,423,760 | 2,409,986 | 2,419,565 |
| Capital ratios | | | | | | |
| 9 | Common Equity Tier 1 (as a percentage of risk exposure amount) | 17.49% | 18.59% | 19.90% | 18.82% | 17.10% |
| 10 | Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 17.24% | 18.33% | 19.38% | 18.43% | 16.74% |
| 11 | Tier 1 (as a percentage of risk exposure amount) | 17.49% | 18.59% | 19.90% | 18.82% | 17.10% |
| 12 | Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 17.24% | 18.33% | 19.38% | 18.43% | 16.74% |
| 13 | Total capital (as a percentage of risk exposure amount) | 20.01% | 21.11% | 22.41% | 21.34% | 19.61% |
| 14 | Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 19.76% | 20.85% | 21.91% | 20.95% | 19.26% |
| Leverage ratio | | | | | | |
| 15 | Leverage ratio total exposure measure | 5,264,328 | 5,069,058 | 5,081,739 | 4,912,200 | 4,715,718 |
| 16 | Leverage ratio | 8.72% | 9.18% | 9.55% | 9.28% | 8.81% |
| 17 | Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | 8.58% | 9.04% | 9.27% | 9.06% | 8.61% |

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 ABSA referred to in point (a) of the second subparagraph of Article 473a (1) of Regulation 2020/873.

DISCLOSURE OF OWN FUNDS

Template EU CC1 - Composition of regulatory own funds

| | | a) | b) |
|--|---|----------------|--|
| | | Amounts | Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation |
| Common Equity Tier 1 (CET1) capital: instruments and reserves | | | |
| 1 | Capital instruments and the related share premium accounts | 217,803 | {EU CC2, r29, b)} + {EU CC2, r30, b)} |
| | of which: Instrument type 1 | | |
| | of which: Instrument type 2 | | |
| | of which: Instrument type 3 | | |
| 2 | Retained earnings | 218,252 | {EU CC1, r36, b)} |
| 3 | Accumulated other comprehensive income (and other reserves) | 17,792 | {EU CC1, r31, b)} + {EU CC1, r33, b)}+{EU CC1, r34, b)}+{EU CC1, r35, b)} |
| EU-3a | Funds for general banking risk | 60,904 | {EU CC1, r32, b)} |
| 4 | Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1 | | |
| 5 | Minority interests (amount allowed in consolidated CET1) | | |
| EU-5a | Independently reviewed interim profits net of any foreseeable charge or dividend | | |
| 6 | Common Equity Tier 1 (CET1) capital before regulatory adjustments | 514,751 | The sum of rows 1-5a |
| Common Equity Tier 1 (CET1) capital: regulatory adjustments | | | |
| 7 | Additional value adjustments (negative amount) | (81) | |
| 8 | Intangible assets (net of related tax liability) (negative amount) | (41,790) | {EU CC1, r10, b)} |
| 9 | Not applicable | | |
| 10 | Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount) | (207) | |
| 11 | Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value | | |
| 12 | Negative amounts resulting from the calculation of expected loss amounts | | |
| 13 | Any increase in equity that results from securitised assets (negative amount) | | |
| 14 | Gains or losses on liabilities valued at fair value resulting from changes in own credit standing | | |
| 15 | Defined-benefit pension fund assets (negative amount) | | |
| 16 | Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount) | (900) | |
| 17 | Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount) | | |
| 18 | Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount) | | |
| 19 | Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount) | | |
| 20 | Not applicable | | |
| EU-20a | Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative | | |

| | | | |
|--|---|------------------|---------------------------------------|
| EU-20b | of which: qualifying holdings outside the financial sector (negative amount) | | |
| EU-20c | of which: securitisation positions (negative amount) | | |
| EU-20d | of which: free deliveries (negative amount) | | |
| 21 | Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount) | | |
| 22 | Amount exceeding the 17,65% threshold (negative amount) | | |
| 23 | of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities | | |
| 24 | Not applicable | | |
| 25 | of which: deferred tax assets arising from temporary differences | | |
| EU-25a | Losses for the current financial year (negative amount) | | |
| EU-25b | Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount) | | |
| 26 | Not applicable | | |
| 27 | Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount) | | |
| 27a | Other regulatory adjustments | (12,607) | |
| 28 | Total regulatory adjustments to Common Equity Tier 1 (CET1) | (55,585) | Sum of rows 7-20a, 21, 22 and 25a-27a |
| 29 | Common Equity Tier 1 (CET1) capital | 459,166 | The sum of rows 6 and 28 |
| Additional Tier 1 (AT1) capital: instruments | | | |
| 30 | Capital instruments and the related share premium accounts | | |
| 31 | of which: classified as equity under applicable accounting standards | | |
| 32 | of which: classified as liabilities under applicable accounting standards | | |
| 33 | Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1 | | |
| EU-33a | Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1 | | |
| EU-33b | Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1 | | |
| 34 | Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties | | |
| 35 | of which: instruments issued by subsidiaries subject to phase out | | |
| 36 | Additional Tier 1 (AT1) capital before regulatory adjustments | | Sum of rows 30, 33 and 34 |
| Additional Tier 1 (AT1) capital: regulatory adjustments | | | |
| 37 | Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount) | | |
| 38 | Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount) | | |
| 39 | Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount) | | |
| 40 | Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount) | | |
| 41 | Not applicable | | |

| | | | |
|--|---|------------------|---|
| 42 | Qualifying T2 deductions that exceed the T2 items of the institution (negative amount) | | |
| 42a | Other regulatory adjustments to AT1 capital | | |
| 43 | Total regulatory adjustments to Additional Tier 1 (AT1) capital | - | Sum of rows 37 to 42 |
| 44 | Additional Tier 1 (AT1) capital | - | max(0, [row 36 minus row 43]) |
| 45 | Tier 1 capital (T1 = CET1 + AT1) | 459,166 | Sum of rows 29 and r44 |
| Tier 2 (T2) capital: instruments | | | |
| 46 | Capital instruments and the related share premium accounts | 95,000 | From {EU CC1, r22, b)} minus {EU CC1, r22a, b)} |
| 47 | Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR | | |
| EU-47a | Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2 | | |
| EU-47b | Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2 | | |
| 48 | Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties | | |
| 49 | of which: instruments issued by subsidiaries subject to phase out | | |
| 50 | Credit risk adjustments | | |
| 51 | Tier 2 (T2) capital before regulatory adjustments | 95,000 | Sum of rows 46, 47, 47a, 47b 48 and 50 |
| Tier 2 (T2) capital: regulatory adjustments | | | |
| 52 | Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount) | | |
| 53 | Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount) | | |
| 54 | Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount) | | |
| 54a | Not applicable | | |
| 55 | Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount) | | |
| 56 | Not applicable | | |
| EU-56a | Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount) | | |
| EU-56b | Other regulatory adjustments to T2 capital | (29,054) | |
| 57 | Total regulatory adjustments to Tier 2 (T2) capital | (29,054) | Sum of rows 52-56b |
| 58 | Tier 2 (T2) capital | 65,946 | max(0, [51 row minus 57 row]) |
| 59 | Total capital (TC = T1 + T2) | 525,113 | Sum of rows 45 and 58 |
| 60 | Total Risk exposure amount | 2,624,728 | |
| Capital ratios and requirements including buffers | | | |
| 61 | Common Equity Tier 1 capital | 17.49% | |
| 62 | Tier 1 capital | 17.49% | |
| 63 | Total capita | 20.01% | |
| 64 | Institution CET1 overall capital requirements | 10.35% | |
| 65 | of which: capital conservation buffer requirement | 2.50% | |
| 66 | of which: countercyclical capital buffer requirement | 1.00% | |
| 67 | of which: systemic risk buffer requirement | 0.20% | |

| | | | |
|--|---|--------------|--|
| EU-67a | of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement | 1.00% | |
| EU-67b | of which: additional own funds requirements to address the risks other than the risk of excessive leverage | 1.15% | |
| 68 | Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements | 9.96% | {C 03.00, r0220, c0010} / {C 02.00, r0010, c0010} |
| National minima (if different from Basel III) | | | |
| 69 | Not applicable | | |
| 70 | Not applicable | | |
| 71 | Not applicable | | |
| Amounts below the thresholds for deduction (before risk weighting) | | | |
| 72 | Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions) | | |
| 73 | Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions) | | |
| 74 | Not applicable | | |
| 75 | Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met) | | |
| Applicable caps on the inclusion of provisions in Tier 2 | | | |
| 76 | Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap) | | |
| 77 | Cap on inclusion of credit risk adjustments in T2 under standardised approach | | |
| 78 | Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap) | | |
| 79 | Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach | | |
| Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022) | | | |
| 80 | Current cap on CET1 instruments subject to phase out arrangements | | |
| 81 | Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) | | |
| 82 | Current cap on AT1 instruments subject to phase out arrangements | | |
| 83 | Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities) | | |
| 84 | Current cap on T2 instruments subject to phase out arrangements | | |
| 85 | Amount excluded from T2 due to cap (excess over cap after redemptions and maturities) | | |

Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

| | a | b | c |
|---|--|---|-----------|
| | Balance sheet as in published financial statements | Under regulatory scope of consolidation | Reference |
| | 30-06-2024 | 30-06-2024 | |
| Assets - Breakdown by asset classes according to the balance sheet in the published financial statements | | | |
| 1 | Cash and cash equivalents | 675,846 | 667,987 |
| 2 | Securities in the trading book | 218,793 | 14,745 |
| 3 | Due from other banks | 3,354 | 3,354 |

| | | | | |
|--|---|------------------|------------------|----------------------|
| 4 | Derivative financial instruments | 856 | 856 | |
| 5 | Loans to customers | 2,874,480 | 2,874,480 | |
| 6 | Finance lease receivables | 313,542 | 313,542 | |
| 7 | Investment securities at fair value | 59,455 | 59,455 | |
| 8 | Investment securities held to collect cash flows | 797,902 | 786,996 | |
| 9 | Investments in subsidiaries and associates | 200 | 36,105 | |
| 10 | Intangible assets | 44,846 | 41,790 | {EU CC1, r8, a)} |
| 11 | Property, plant and equipment | 15,389 | 14,943 | |
| 12 | Investment property | 976 | 976 | |
| 13 | Current income tax prepayment | 224 | 180 | |
| 14 | Deferred income tax asset | 6,805 | 6,803 | |
| 15 | Other assets | 23,314 | 22,478 | |
| 16 | Assets classified as held for sale | 150 | 150 | |
| 17 | Total assets | 5,036,132 | 4,844,840 | |
| Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements | | | | |
| 18 | Due to other banks and financial institutions | 576,629 | 578,276 | |
| 19 | Derivative financial instruments | 213 | 213 | |
| 20 | Due to customers | 3,322,711 | 3,322,711 | |
| 21 | Special and lending funds | 17,518 | 17,518 | |
| 22 | Debt securities in issue | 305,169 | 305,169 | |
| 22a | of which: accrued interest on issued debt securities | 95,000 | 95,000 | {EU CC1, r46, a)} |
| 23 | Current income tax liabilities | 2,702 | 2,702 | |
| 24 | Deferred income tax liabilities | 6,149 | 6,149 | |
| 25 | Liabilities related to insurance activities | 189,053 | - | |
| 26 | Other liabilities | 60,516 | 55,275 | |
| 27 | Liabilities related to assets classified as held for sale | - | - | |
| 28 | Total liabilities | 4 480 660 | 4 288 013 | |
| Shareholders' Equity | | | | |
| 29 | Share capital | 192,269 | 192,269 | {EU CC1, r1, a)} |
| 30 | Share premium | 25,534 | 25,534 | {EU CC1, r1, a)} |
| 31 | Treasury shares (-) | (900) | (900) | {EU CC1, r16, a)} |
| 32 | Reserve capital | 756 | 756 | {EU CC1, r3, a)} |
| 33 | Statutory reserve | 61,027 | 60,904 | {EU CC1, rEU-3a, a)} |
| 34 | Reserve for acquisition of own shares | 20,000 | 20,000 | {EU CC1, r3, a)} |
| 35 | Accumulated other comprehensive income | (4,368) | (4,368) | {EU CC1, r3, a)} |
| 36 | Other equity | 1,480 | 1,404 | {EU CC1, r3, a)} |
| 37 | Previous years retained earnings | 216,682 | 218,252 | {EU CC1, r2, a)} |
| 38 | Profit for the current year | 42,992 | 42,976 | |
| 39 | Total shareholders' equity | 555,472 | 556,827 | |

COUNTERCYCLICAL CAPITAL BUFFERS

Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer

| | | a | b | c | d | e | f |
|------------|-----------------|---|---|---|---|---|-------------------------|
| | | General credit exposures | | Relevant credit exposures – Market risk | | Securitisati on exposures Exposure value for non-trading book | Total exposure value |
| | | Exposure value under the standardised approach | Exposure value under the IRB approach | Sum of long and short positions of trading book exposures for SA | Value of trading book exposures for internal models | | |
| 010 | Lithuania | 2,362,184 | | 10,798 | | 104,027 | 2,477,009 |
| 011 | France | 5,963 | | 0 | | | 5,963 |
| 012 | Luxembourg | 4,997 | | | | | 4,997 |
| 013 | USA | 4,557 | | | | | 4,557 |
| 014 | Germany | 4,046 | | | | | 4,046 |
| 015 | Great Britain | 3,087 | | | | | 3,087 |
| 016 | Latvia | 1,450 | | 14 | | | 1,464 |
| 017 | Italy | 1,175 | | | | | 1,175 |
| 018 | Czech Republic | 1,039 | | | | | 1,039 |
| 019 | The Netherlands | 1,029 | | | | | 1,029 |
| 020 | Other | 1,632 | | 551 | | | 2,184 |
| 021 | Total | 2 391 160 | | 11,364 | | 104,027 | 2,506,550 |

(continued)

| | | g | h | i | j | k | l | m |
|------------|-----------------|---|--|--|----------------|--|---|--|
| | | Own fund requirements | | | Total | Risk- weighted exposure amounts | Own fund requirements weights (%) | Countercy- clical buffer rate (%) |
| | | Relevant credit risk exposures - Credit risk | Relevant credit exposures – Market risk | Relevant credit exposures – Securitisati positions in the non-trading book | | | | |
| 010 | Lithuania | 188,975 | 934 | 8,322 | 198,231 | 309,626 | 98.80% | 1.00% |
| 011 | France | 477 | 0 | | 477 | 745 | 0.24% | 1.00% |
| 012 | Luxembourg | 400 | | | 400 | 625 | 0.20% | 0.50% |
| 013 | USA | 365 | | | 365 | 570 | 0.18% | 0.00% |
| 014 | Germany | 324 | | | 324 | 506 | 0.16% | 0.75% |
| 015 | Great Britain | 247 | | | 247 | 386 | 0.12% | 2.00% |
| 016 | Latvia | 116 | 14 | | 130 | 183 | 0.06% | 0.00% |
| 017 | Italy | 94 | | | 94 | 147 | 0.05% | 0.00% |
| 018 | Czech Republic | 83 | | | 83 | 130 | 0.04% | 1.75% |
| 019 | The Netherlands | 82 | | | 83 | 129 | 0.04% | 2.00% |
| 021 | Other | 131 | 75 | | 206 | 273 | 0.10% | 0.00% |
| 022 | Total | 191,293 | 1,024 | 8,322 | 200,639 | 313,319 | 100% | |

Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer

| | | a |
|-----|---|-----------|
| 010 | Total risk exposure amount | 2,624,728 |
| 020 | Institution specific countercyclical capital buffer rate | 0.9975% |
| 030 | Institution specific countercyclical capital buffer requirement | 26,182 |

LEVERAGE RATIO

Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

| | | a |
|--------|--|-------------------|
| | | Applicable amount |
| 1 | Total assets as per published financial statements | 5,036,132 |
| 2 | Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation | (191,292) |
| 3 | (Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference) | |
| 4 | (Adjustment for temporary exemption of exposures to central banks (if applicable)) | |
| 5 | (Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR) | |
| 6 | Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting | |
| 7 | Adjustment for eligible cash pooling transactions | |
| 8 | Adjustment for derivative financial instruments | 7,494 |
| 9 | Adjustment for securities financing transactions (SFTs) | (30) |
| 10 | Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures) | 569,429 |
| 11 | (Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital) | (81) |
| EU-11a | (Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR) | |
| EU-11b | (Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR) | |
| 12 | Other adjustments | (165,326) |
| 13 | Total exposure measure | 5,256,326 |

Template EU LR2 - LRCom: Leverage ratio common disclosure

| | | CRR leverage ratio exposures | |
|--|--|------------------------------|------------|
| | | a | b |
| | | 30-06-2024 | 31-12-2023 |
| On-balance sheet exposures (excluding derivatives and SFTs) | | | |
| 1 | On-balance sheet items (excluding derivatives, SFTs, but including collateral) | 4,691,833 | 4,560,319 |
| 2 | Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework | | |
| 3 | (Deductions of receivables assets for cash variation margin provided in derivatives transactions) | | |
| 4 | (Adjustment for securities received under securities financing transactions that are recognised as an asset) | | |
| 5 | (General credit risk adjustments to on-balance sheet items) | | |
| 6 | (Asset amounts deducted in determining Tier 1 capital) | (42,078) | (26,829) |

| | | | |
|---|---|-----------|-----------|
| 7 | Total on-balance sheet exposures (excluding derivatives and SFTs) | 4,649,755 | 4,533,490 |
| Derivative exposures | | | |
| 8 | Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin) | | |
| EU-8a | Derogation for derivatives: replacement costs contribution under the simplified standardised approach | | |
| 9 | Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions | | |
| EU-9a | Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach | 7,494 | 7,244 |
| EU-9b | Exposure determined under Original Exposure Method | | |
| 10 | (Exempted CCP leg of client-cleared trade exposures) (SA-CCR) | | |
| EU-10a | (Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach) | | |
| EU-10b | (Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method) | | |
| 11 | Adjusted effective notional amount of written credit derivatives | | |
| 12 | (Adjusted effective notional offsets and add-on deductions for written credit derivatives) | | |
| 13 | Total derivatives exposures | 7,494 | 7,244 |
| Securities financing transaction (SFT) exposures | | | |
| 14 | Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions | 29,678 | 20,617 |
| 15 | (Netted amounts of cash payables and cash receivables of gross SFT assets) | (30) | (7,643) |
| 16 | Counterparty credit risk exposure for SFT assets | | |
| EU-16a | Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR | | |
| 17 | Agent transaction exposures | | |
| EU-17a | (Exempted CCP leg of client-cleared SFT exposure) | | |
| 18 | Total securities financing transaction exposures | 29,648 | 12,974 |
| Other off-balance sheet exposures | | | |
| 19 | Off-balance sheet exposures at gross notional amount | 569,429 | 528,031 |
| 20 | (Adjustments for conversion to credit equivalent amounts) | | |
| 21 | (General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures) | | |
| 22 | Off-balance sheet exposures | 569,429 | 528,031 |
| Excluded exposures | | | |
| EU-22a | (Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR) | | |
| EU-22b | (Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet)) | | |
| EU-22c | (Excluded exposures of public development banks (or units) - Public sector investments) | | |
| EU-22d | (Excluded exposures of public development banks (or units) - Promotional loans) | | |
| EU-22e | (Excluded passing-through promotional loan exposures by non-public development banks (or units)) | | |
| EU-22f | (Excluded guaranteed parts of exposures arising from export credits) | | |
| EU-22g | (Excluded excess collateral deposited at triparty agents) | | |
| EU-22h | (Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR) | | |
| EU-22i | (Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR) | | |
| EU-22j | (Reduction of the exposure value of pre-financing or intermediate loans) | | |
| EU-22k | (Total exempted exposures) | | |
| Capital and total exposure measure | | | |
| 23 | Tier 1 capital | 459,166 | 485,311 |
| 24 | Total exposure measure | 5,256,326 | 5,081,739 |
| Leverage ratio | | | |
| 25 | Leverage ratio (%) | 8.74% | 9.55% |

| | | | |
|---|---|-------|-------|
| EU-25 | Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%) | 8.74% | 9.55% |
| 25a | Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%) | 8.74% | 9.55% |
| 26 | Regulatory minimum leverage ratio requirement (%) | 3.00% | 3.00% |
| EU-26a | Additional own funds requirements to address the risk of excessive leverage (%) | 0.00% | 0.00% |
| EU-26b | of which: to be made up of CET1 capital | 0.00% | 0.00% |
| 27 | Leverage ratio buffer requirement (%) | 0.00% | 0.00% |
| EU-27a | Overall leverage ratio requirement (%) | 3.00% | 3.00% |
| Choice on transitional arrangements and relevant exposures | | | |
| EU-27b | Choice on transitional arrangements for the definition of the capital measure | | |

Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

| | | a |
|-------------|--|------------------------------|
| | | CRR leverage ratio exposures |
| EU-1 | Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which: | 4,691,833 |
| EU-2 | Trading book exposures | |
| EU-3 | Banking book exposures, of which: | 4,691,833 |
| EU-4 | Covered bonds | |
| EU-5 | Exposures treated as sovereigns | 1,403,710 |
| EU-6 | Exposures to regional governments, MDB, international organisations and PSE, not treated as sovereigns | |
| EU-7 | Institutions | 43,194 |
| EU-8 | Secured by mortgages of immovable properties | 1,924,379 |
| EU-9 | Retail exposures | 744,730 |
| EU-10 | Corporates | 304,804 |
| EU-11 | Exposures in default | 69,438 |
| EU-12 | Other exposures (eg equity, securitisations, and other non-credit obligation assets) | 201,578 |

DISCLOSURE OF LIQUIDITY REQUIREMENTS

Template EU LIQ1 - Quantitative information of LCR

Scope of consolidation (consolidated)

| | | Total unweighted value (average) | | | |
|-----------------------------------|---|----------------------------------|------------|------------|------------|
| EU 1a | Quarter ending on (30 June 2024) | 30-06-2024 | 31-03-2024 | 31-12-2023 | 30-09-2023 |
| EU 1b | Number of data points used in the calculation of averages | 12 | 12 | 12 | 12 |
| HIGH-QUALITY LIQUID ASSETS | | | | | |
| 1 | Total high-quality liquid assets (HQLA) | | | | |
| CASH – OUTFLOWS | | | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 2,516,166 | 2,446,024 | 2,379,930 | 2,297,351 |
| 3 | Stable deposits | 1,079,106 | 1,069,257 | 1,074,436 | 1,091,394 |
| 4 | Less stable deposits | 723,352 | 720,662 | 731,241 | 732,301 |
| 5 | Unsecured wholesale funding | 540,595 | 534,219 | 529,494 | 533,040 |
| 6 | Operational deposits (all counterparties) and deposits in networks of cooperative banks | | | | |
| 7 | Non-operational deposits (all counterparties) | 540,595 | 534,219 | 529,494 | 533,040 |
| 8 | Unsecured debt | 2,516,166 | 2,446,024 | 2,379,930 | 2,297,351 |

| | | | | | |
|-----------------------------|---|----------------|----------------|----------------|----------------|
| 9 | Secured wholesale funding | | | | |
| 10 | Additional requirements | 357,052 | 366,428 | 377,358 | 389,065 |
| 11 | <i>Outflows related to derivative exposures and other collateral requirements</i> | 2,576 | 2,805 | 2,607 | 2,752 |
| 12 | <i>Outflows related to loss of funding on debt products</i> | | | | |
| 13 | <i>Credit and liquidity facilities</i> | 354,476 | 363,623 | 374,750 | 386,313 |
| 14 | Other contractual funding obligations | 25,280 | 24,776 | 25,550 | 22,843 |
| 15 | Other contingent funding obligations | 166,936 | 174,439 | 166,917 | 154,216 |
| 16 | TOTAL CASH OUTFLOWS | | | | |
| CASH – INFLOWS | | | | | |
| 17 | Secured lending (e.g. reverse repos) | 2,170 | 1,943 | 17,373 | 18,505 |
| 18 | Inflows from fully performing exposures | 98,530 | 96,571 | 95,753 | 129,940 |
| 19 | Other cash inflows | 51,184 | 108,316 | 164,180 | 165,136 |
| 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 | 151,885 | 206,830 | 277,306 | 313,581 |
| ES-20a | <i>Fully exempt inflows</i> | | | | |
| ES-20b | <i>Inflows subject to 90% cap</i> | | | | |
| ES-20c | <i>Inflows subject to 75% cap</i> | 151,885 | 206,830 | 277,306 | 313,581 |
| TOTAL ADJUSTED VALUE | | | | | |
| 21 | LIQUIDITY BUFFER | | | | |
| 22 | TOTAL NET CASH OUTFLOWS | | | | |
| 23 | LIQUIDITY COVERAGE RATIO (%) | | | | |

(continued)

| | | Total weighted value (average) | | | |
|-----------------------------------|--|---------------------------------------|-------------------|-------------------|-------------------|
| EU 1a | Quarter ending on (30 June 2024) | 30-06-2024 | 31-03-2024 | 31-12-2023 | 30-09-2023 |
| EU 1b | Number of data points used in the calculation of averages | 12 | 12 | 12 | 12 |
| HIGH-QUALITY LIQUID ASSETS | | | | | |
| 1 | Total high-quality liquid assets (HQLA) | 833,436 | 707,818 | 570,809 | 451,117 |
| CASH – OUTFLOWS | | | | | |
| 2 | Retail deposits and deposits from small business customers, of which: | 214,548 | 195,913 | 187,776 | 178,584 |
| 3 | <i>Stable deposits</i> | 53,955 | 53,463 | 53,722 | 54,570 |
| 4 | <i>Less stable deposits</i> | 92,792 | 92,687 | 94,397 | 94,614 |
| 5 | Unsecured wholesale funding | 231,830 | 229,851 | 227,672 | 227,175 |
| 6 | <i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i> | | | | |
| 7 | <i>Non-operational deposits (all counterparties)</i> | 231,830 | 229,851 | 227,672 | 227,175 |
| 8 | <i>Unsecured debt</i> | | | | |
| 9 | Secured wholesale funding | | | | |
| 10 | Additional requirements | 34,021 | 35,622 | 36,939 | 38,527 |
| 11 | <i>Outflows related to derivative exposures and other collateral requirements</i> | 2,576 | 2,805 | 2,607 | 2,752 |
| 12 | <i>Outflows related to loss of funding on debt products</i> | | | | |
| 13 | <i>Credit and liquidity facilities</i> | 31,445 | 32,817 | 34,332 | 35,775 |
| 14 | Other contractual funding obligations | 25,280 | 24,776 | 25,550 | 22,843 |
| 15 | Other contingent funding obligations | 8,347 | 8,722 | 8,346 | 7,711 |

| | | | | | |
|-----------------------------|---|----------------|----------------|----------------|----------------|
| 16 | TOTAL CASH OUTFLOWS | 514,026 | 494,885 | 486,284 | 474,839 |
| CASH – INFLOWS | | | | | |
| 17 | Secured lending (e.g. reverse repos) | 2,170 | 1,913 | 3,167 | 4,298 |
| 18 | Inflows from fully performing exposures | 62,636 | 61,018 | 60,924 | 96,872 |
| 19 | Other cash inflows | 51,184 | 108,316 | 164,180 | 165,136 |
| 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 | 115,991 | 171,247 | 228,271 | 266,306 |
| ES-20a | <i>Fully exempt inflows</i> | | | | |
| ES-20b | <i>Inflows subject to 90% cap</i> | | | | |
| ES-20c | <i>Inflows subject to 75% cap</i> | 115,991 | 171,247 | 228,271 | 266,306 |
| TOTAL ADJUSTED VALUE | | | | | |
| 21 | LIQUIDITY BUFFER | 833,436 | 707,818 | 570,809 | 451,117 |
| 22 | TOTAL NET CASH OUTFLOWS | 398,035 | 323,638 | 258,013 | 208,532 |
| 23 | LIQUIDITY COVERAGE RATIO (%) | 217.87% | 228.81% | 236.08% | 227.72% |

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 the first half of the year 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 0.33%.

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.

Template EU LIQ2: Net Stable Funding Ratio

| Scope of consolidation consolidated Quarter ending on 30 June 2024 | | Unweighted value by residual maturity | | | | Weighted value |
|---|----------------------------------|---------------------------------------|------------|---------------|---------|----------------|
| | | No maturity | < 6 months | 6 months to < | ≥ 1yr | |
| Available stable funding (ASF) Items | | | | | | |
| 1 | Capital items and instruments | 459,166 | | | | 525,112 |
| 2 | <i>Own funds</i> | 459,166 | | | 65,946 | 525,112 |
| 3 | <i>Other capital instruments</i> | | | | | |
| 4 | Retail deposits | | 2,006,580 | 444,162 | 173,385 | 2,463,416 |
| 5 | <i>Stable deposits</i> | | 1,363,303 | 323,954 | 141,920 | 1,744,814 |
| 6 | <i>Less stable deposits</i> | | 643,277 | 120,208 | 31,465 | 718,602 |
| 7 | Wholesale funding: | | 1,179,609 | 55,076 | 20,043 | 363,532 |

| | | | | | | |
|--|---|-----|-----------|---------|-----------|------------------|
| 8 | Operational deposits | | | | | |
| 9 | Other wholesale funding | | 1,179,609 | 55,076 | 20,043 | 363,532 |
| 10 | Interdependent liabilities | | | | | |
| 11 | Other liabilities: | 213 | 280,936 | 10,240 | 149,484 | 154,604 |
| 12 | NSFR derivative liabilities | 213 | | | | |
| 13 | All other liabilities and capital instruments not included in the above categories | | 280,936 | 10,240 | 149,484 | 154,604 |
| 14 | Total available stable funding (ASF) | | | | | 3,506,663 |
| Required stable funding (RSF) Items | | | | | | |
| 15 | Total high-quality liquid assets (HQLA) | | | | | 15,458 |
| EU-15a | Assets encumbered for a residual maturity of one year or more in a cover pool | | | | | |
| 16 | Deposits held at other financial institutions for operational purposes | | | | | |
| 17 | Performing loans and securities: | | 195,963 | 198,837 | 2,906,826 | 2,485,896 |
| 18 | Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut | | | | | |
| 19 | Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions | | 18,706 | 18,745 | 1,834 | 12,946 |
| 20 | Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which: | | 160,862 | 169,646 | 1,975,015 | 1,844,017 |
| 21 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | | | | | |
| 22 | Performing residential mortgages, of which: | | 91 | 197 | 849,916 | 571,109 |
| 23 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | | 10 | 60 | 757,316 | 492,290 |
| 24 | Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products | | 16,304 | 10,249 | 80,061 | 57,824 |
| 25 | Interdependent assets | | | | | |
| 26 | Other assets: | | 14,527 | 346 | 72,447 | 79,926 |
| 27 | Physical traded commodities | | | | | |
| 28 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | | | | | |
| 29 | NSFR derivative assets | | | | | |
| 30 | NSFR derivative liabilities before deduction of variation margin posted | | | | 856 | 43 |
| 31 | All other assets not included in the above categories | | 14,527 | 346 | 72,447 | 79,884 |
| 32 | Off-balance sheet items | | 76,584 | 75,982 | 206,964 | 18,098 |
| 33 | Total RSF | | | | | 2,599,378 |
| 34 | Net Stable Funding Ratio (%) | | | | | 134.90% |

| Scope of consolidation consolidated Quarter ending on 31 March 2024 | | Unweighted value by residual maturity | | | | Weighted value |
|--|---|---------------------------------------|------------|-------------------|-----------|------------------|
| | | No maturity | < 6 months | 6 months to < 1yr | ≥ 1yr | |
| Available stable funding (ASF) Items | | | | | | |
| 1 | Capital items and instruments | 465,393 | | | | 528,276 |
| 2 | Own funds | 465,393 | | | 62,883 | 528,276 |
| 3 | Other capital instruments | | | | | |
| 4 | Retail deposits | | 2,034,128 | 326,938 | 167,598 | 2,373,046 |
| 5 | Stable deposits | | 1,363,149 | 246,625 | 140,258 | 1,669,543 |
| 6 | Less stable deposits | | 670,979 | 80,313 | 27,340 | 703,503 |
| 7 | Wholesale funding: | | 1,116,021 | 89,488 | 31,803 | 365,811 |
| 8 | Operational deposits | | | | | |
| 9 | Other wholesale funding | | 1,116,021 | 89,488 | 31,803 | 365,811 |
| 10 | Interdependent liabilities | | | | | |
| 11 | Other liabilities: | 167 | 123,631 | 214,774 | 103,588 | 210,975 |
| 12 | NSFR derivative liabilities | 167 | | | | |
| 13 | All other liabilities and capital instruments not included in the above categories | | 123,631 | 214,774 | 103,588 | 210,975 |
| 14 | Total available stable funding (ASF) | | | | | 3,478,108 |
| Required stable funding (RSF) Items | | | | | | |
| 15 | Total high-quality liquid assets (HQLA) | | | | | 20,065 |
| EU-15a | Assets encumbered for a residual maturity of one year or more in a cover pool | | | | | |
| 16 | Deposits held at other financial institutions for operational purposes | | | | | |
| 17 | Performing loans and securities: | | 186,191 | 197,145 | 2,783,746 | 2,381,947 |
| 18 | Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut | | | | | |
| 19 | Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions | | 20,726 | 18,493 | 1,290 | 12,609 |
| 20 | Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which: | | 152,805 | 160,822 | 1,897,547 | 1,769,728 |
| 21 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | | | | | |
| 22 | Performing residential mortgages, of which: | | 101 | 157 | 803,825 | 540,184 |
| 23 | With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk | | 20 | 24 | 715,983 | 465,411 |
| 24 | Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products | | 12,559 | 17,673 | 81,084 | 59,426 |
| 25 | Interdependent assets | | | | | |
| 26 | Other assets: | | 8,060 | 779 | 78,886 | 83,339 |
| 27 | Physical traded commodities | | | | | |
| 28 | Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs | | | | | |
| 29 | NSFR derivative assets | | | | | |
| 30 | NSFR derivative liabilities before deduction of variation margin posted | | | | 660 | 33 |
| 31 | All other assets not included in the above categories | | 8,060 | 779 | 78,886 | 83,306 |

| | | | | | | |
|----|-------------------------------------|--|--------|--------|---------|------------------|
| 32 | Off-balance sheet items | | 63,339 | 88,497 | 203,227 | 17,872 |
| 33 | Total RSF | | | | | 2,503,222 |
| 34 | Net Stable Funding Ratio (%) | | | | | 138.95% |

CREDIT RISK AND CREDIT QUALITY

Template EU CR1: Performing and non-performing exposures and related provisions

| | | a | b | c | d | e | f | g | h |
|-----|--|--------------------------------------|------------------|--|-------|--------------------------|------------------|--|-----|
| | | Gross carrying amount/nominal amount | | | | | | | |
| | | Performing exposures | | | | Non-performing exposures | | | |
| | | Of which stage 1 | Of which stage 2 | of which: purchased or originated credit-impaired financial assets | | Of which stage 2 | Of which stage 3 | of which: purchased or originated credit-impaired financial assets | |
| 005 | Cash balances at central banks and other demand deposits | 593,920 | 593,920 | | | | | | |
| 010 | Loans and advances | 3,160,801 | 2,950,966 | 208,469 | 1,366 | 92,074 | | 91,950 | 124 |
| 020 | Central banks | | | | | | | | |
| 030 | General governments | 54,886 | 52,529 | 2,357 | | 94 | | 94 | |
| 040 | Credit institutions | 5,257 | 5,257 | | | | | | |
| 050 | Other financial corporations | 137,682 | 135,869 | 1,813 | | 5 | | 5 | |
| 060 | Non-financial corporations | 1,621,948 | 1,479,628 | 141,020 | 1,300 | 61,009 | | 60,901 | 108 |
| 070 | Of which SMEs | 1,457,611 | 1,316,393 | 139,918 | 1,300 | 38,969 | | 38,861 | 108 |
| 080 | Households | 1,341,028 | 1,277,683 | 63,279 | 66 | 30,966 | | 30,950 | 16 |
| 090 | Debt securities | 843,644 | 842,703 | 941 | | | | | |
| 100 | Central banks | | | | | | | | |
| 110 | General governments | 776,683 | 776,683 | | | | | | |
| 120 | Credit institutions | 2,357 | 2,357 | | | | | | |
| 130 | Other financial corporations | 22,879 | 21,938 | 941 | | | | | |
| 140 | Non-financial corporations | 41,725 | 41,725 | | | | | | |
| 150 | Off-balance-sheet exposures | 617,293 | 593,111 | 24,182 | | 1,256 | | 1,256 | |
| 160 | Central banks | | | | | | | | |
| 170 | General governments | 3,077 | 3,077 | | | | | | |
| 180 | Credit institutions | 5,141 | 5,141 | | | | | | |
| 190 | Other financial corporations | 48,564 | 48,564 | | | | | | |
| 200 | Non-financial corporations | 476,418 | 455,359 | 21,059 | | 1,213 | | 1,213 | |
| 210 | Households | 84,093 | 80,970 | 3,123 | | 43 | | 43 | |
| 220 | Total | 5,215,658 | 4,980,700 | 233,592 | 1,366 | 93,330 | | 93,206 | 124 |

(continued)

| | | i | j | k | l | m | n | o | p | q | r | | s |
|-----|--|--|------------------|--|---|------------------|--|-----------------|---------------|-------------------------------|--|-----------------------------|---|
| | | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | | | | | | | Accumulated partial write-off | Collateral and financial guarantees received | | |
| | | Performing exposures – accumulated impairment and provisions | | | Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | | | | | On performing exposures | On non-performing exposures | |
| | | Of which stage 1 | Of which stage 2 | of which: purchased or originated credit-impaired financial assets | Of which stage 2 | Of which stage 3 | of which: purchased or originated credit-impaired financial assets | | | | | | |
| 005 | Cash balances at central banks and other demand deposits | (34) | (34) | | | | | | | | | | |
| 010 | Loans and advances | (33,729) | (26,954) | (6,766) | (9) | (20,802) | (1) | (20,691) | (110) | | 2,420,489 | 61,075 | |
| 020 | Central banks | | | | | | | | | | | | |
| 030 | General governments | (96) | (87) | (9) | | (1) | | (1) | | | 9,582 | 73 | |
| 040 | Credit institutions | | | | | | | | | | | | |
| 050 | Other financial corporations | (1,556) | (1,424) | (132) | | (5) | | (5) | | | 84,502 | - | |
| 060 | Non-financial corporations | (17,233) | (15,889) | (1,335) | (9) | (11,347) | (1) | (11,254) | (92) | | 1,423,916 | 46,929 | |
| 070 | Of which SMEs | (15,674) | (14,352) | (1,313) | (9) | (9,012) | (1) | (8,919) | (92) | | 1,287,626 | 27,376 | |
| 080 | Households | (14,844) | (9,554) | (5,290) | | (9,449) | | (9,431) | (18) | | 902,489 | 14,073 | |
| 090 | Debt securities | (121) | (52) | (69) | | | | | | | | | |
| 100 | Central banks | | | | | | | | | | | | |
| 110 | General governments | (6) | (6) | | | | | | | | | | |
| 120 | Credit institutions | (3) | (3) | | | | | | | | | | |
| 130 | Other financial corporations | (81) | (12) | (69) | | | | | | | | | |
| 140 | Non-financial corporations | (31) | (31) | | | | | | | | | | |
| 150 | Off-balance-sheet exposures | 115 | 115 | | | | | | | | | | |
| 160 | Central banks | | | | | | | | | | | | |
| 170 | General governments | | | | | | | | | | | | |
| 180 | Credit institutions | | | | | | | | | | | | |
| 190 | Other financial corporations | | | | | | | | | | | | |
| 200 | Non-financial corporations | 115 | 115 | | | | | | | | | | |
| 210 | Households | | | | | | | | | | | | |
| 220 | Total | (33,769) | (26,925) | (6,835) | (9) | (20,802) | (1) | (20,691) | (110) | | 2,420,489 | 61,075 | |

Template EU CR1-A: Maturity of exposures

| | | a | b | c | d | e | f |
|---|--------------------|--------------------|-----------|---------------------|-----------|--------------------|--------------------|
| | | Net exposure value | | | | | |
| | | On demand | <= 1 year | > 1 year <= 5 years | > 5 years | No stated maturity | No stated maturity |
| 1 | Loans and advances | 593,886 | 287,513 | 1,543,582 | 1,349,184 | 18,065 | 3,792,230 |
| 2 | Debt securities | | 117,441 | 713,796 | 12,286 | | 843,523 |
| 3 | Total | 593,886 | 404,954 | 2,257,378 | 1,361,470 | 18,065 | 4,635,753 |

Template EU CR2: Changes in the stock of non-performing loans and advances

| | | a |
|------------|---|-----------------------|
| | | Gross carrying amount |
| 010 | Initial stock of non-performing loans and advances | 85,355 |
| 020 | Inflows to non-performing portfolios | 28,041 |
| 030 | Outflows from non-performing portfolios | (21,322) |
| 040 | Outflows due to write-offs | (367) |
| 050 | Outflow due to other situations | (20,955) |
| 060 | Final stock of non-performing loans and advances | 92,074 |

Template EU CR2a: Changes in the stock of non-performing loans and advances and related net accumulated recoveries

| | | a | b |
|------------|---|-----------------------|------------------------------------|
| | | Gross carrying amount | Related net accumulated recoveries |
| 010 | Initial stock of non-performing loans and advances | 28,041 | |
| 020 | Inflows to non-performing portfolios | (21,322) | |
| 030 | Outflows from non-performing portfolios | (11,260) | |
| 040 | Outflow to performing portfolio | (7,107) | |
| 050 | Outflow due to loan repayment, partial or total | (1,199) | 1,199 |
| 060 | Outflow due to collateral liquidations | (1) | 1 |
| 070 | Outflow due to taking possession of collateral | (1 364) | 1,364 |
| 080 | Outflow due to sale of instruments | | |
| 090 | Outflow due to risk transfers | (367) | |
| 100 | Outflows due to write-offs | (24) | |
| 110 | Outflow due to other situations | | |
| 120 | Outflow due to reclassification as held for sale | 92,074 | |
| 130 | Final stock of non-performing loans and advances | 28,041 | |

Template EU CQ1: Credit quality of forborne exposures

| | | a | b | c | d | e | f | g | h |
|-----|--|---|-------------------------|---------------|---------------|--|----------------------------------|---|---------------|
| | | Gross carrying amount/nominal amount of exposures with forbearance measures | | | | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | Collateral received and financial guarantees received on forborne exposures | |
| | | Performing forborne | Non-performing forborne | | | On performing forborne exposures | On performing forborne exposures | Of which collateral and financial guarantees received on non-performing exposures with forbearance measures | |
| | Of which defaulted | | Of which impaired | | | | | | |
| 005 | Cash balances at central banks and other demand deposits | | | | | | | | |
| 010 | Loans and advances | 57,002 | 45,366 | 45,366 | 45,366 | (329) | (9,241) | 87,769 | 32,608 |
| 020 | Central banks | | | | | | | | |
| 030 | General governments | | | | | | | | |
| 040 | Credit institutions | | | | | | | | |
| 050 | Other financial corporations | | | | | | | | |
| 060 | Non-financial corporations | 54,918 | 39,492 | 39,492 | 39,492 | (313) | (6,591) | 85,341 | 31,120 |
| 070 | Households | 2,084 | 5,874 | 5,874 | 5,874 | (16) | (2,650) | 2,428 | 1,488 |
| 080 | Debt Securities | | | | | | | | |
| 090 | Loan commitments given | 2,147 | 532 | | | | | | |
| 100 | Total | 59,149 | 45,898 | 45,366 | 45,366 | (329) | (9,241) | 87,769 | 32 608 |

Template EU CQ2: Quality of forbearance

| | a |
|---|---|
| | Gross carrying amount of forborne exposures |
| Loans and advances that have been forborne more than twice | 615 |
| Non-performing forborne loans and advances that failed to meet the non-performing exit criteria | 18,587 |

Template EU CQ4: Quality of non-performing exposures by geography

| | | a | b | c | d | e | f | g |
|------------|-----------------------------|-------------------------------|---------------|--------------------|--------------------------------|------------------------|--|---|
| | | Gross carrying/nominal amount | | | | Accumulated impairment | Provisions on off-balance-sheet commitments and financial guarantees given | Accumulated negative changes in fair value due to credit risk on non-performing exposures |
| | | Of which non-performing | | Of which defaulted | Of which subject to impairment | | | |
| 010 | On-balance-sheet exposures | 4,096,519 | 92,074 | | | 92,074 | 4,088,595 | (54,652) |
| 020 | Lithuania | 3,939,627 | 92,072 | 92,072 | 3,933,811 | (54,610) | | |
| 030 | Latvia | 80,188 | | | 80,188 | (6) | | |
| 040 | Other countries | 76,704 | 2 | 2 | 74,596 | (36) | | |
| 050 | Off-balance-sheet exposures | 618,549 | 1,256 | 1,256 | | | 115 | |
| 060 | Lithuania | 613,269 | 1,256 | 1,256 | | | 115 | |
| 070 | Other countries | 5,280 | | | | | | |
| 080 | Total | 4,715,068 | 93,330 | 93,330 | 4,088,595 | (54,652) | 115 | |

Template EU CQ5: Credit quality of loans and advances to non-financial corporations by industry

| | | a | b | c | d | e | f |
|-----|---|-------------------------|--------|--------------------|---|------------------------|---|
| | | Gross carrying amount | | | | Accumulated impairment | Accumulated negative changes in fair value due to credit risk on non-performing exposures |
| | | Of which non-performing | | Of which defaulted | Of which loans and advances subject to impairment | | |
| 010 | Agriculture, forestry and fishing | 53,881 | 741 | | | 741 | 53,881 |
| 020 | Mining and quarrying | 9,883 | 40 | 40 | 9,883 | (39) | |
| 030 | Manufacturing | 204,686 | 23,452 | 23,452 | 204,686 | (3,452) | |
| 040 | Electricity, gas, steam and air conditioning supply | 71,161 | 5,501 | 5,501 | 71,161 | (3,058) | |
| 050 | Water supply | 32,004 | 1,077 | 1,077 | 32,004 | (264) | |
| 060 | Construction | 171,160 | 4,224 | 4,224 | 171,160 | (4,132) | |
| 070 | Wholesale and retail trade | 173,399 | 3,948 | 3,948 | 173,399 | (1,795) | |
| 080 | Transport and storage | 102,439 | 2,971 | 2,971 | 102,439 | (1,514) | |
| 090 | Accommodation and food service activities | 53,560 | 43 | 43 | 53,560 | (236) | |
| 100 | Information and communication | 11,431 | 32 | 32 | 11,431 | (71) | |
| 110 | Financial and insurance activities | 119 | 21 | 21 | 119 | (23) | |
| 120 | Real estate activities | 505,280 | 14,240 | 14,240 | 505,280 | (7,049) | |
| 130 | Professional, scientific and technical activities | 58,733 | 1,239 | 1,239 | 58,733 | (1,745) | |
| 140 | Administrative and support service activities | 173,399 | 1,844 | 1,844 | 173,399 | (3,429) | |
| 150 | Public administration and defence, compulsory social security | | | | | | |
| 160 | Education | 2,731 | 17 | 17 | 2,731 | (11) | |
| 170 | Human health services and social work activities | 44,717 | 1,491 | 1,491 | 44,717 | (375) | |
| 180 | Arts, entertainment and recreation | 9,373 | | | 9,373 | (37) | |

| | | | | | | | |
|------------|----------------|------------------|---------------|---------------|------------------|-----------------|--|
| 190 | Other services | 5,001 | 128 | 128 | 5,001 | (888) | |
| 200 | Total | 1,682,957 | 61,009 | 61,009 | 1,682,957 | (28,580) | |

Template EU CQ6: Collateral valuation - loans and advances

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|--------------------|--|---------------------------------------|-----------|---------|---|---------|--|--|--|--|--|------------------------------|---------|
| Loans and advances | | | | | | | | | | | | | |
| | | Performing | | | Non-performing | | | | | | | | |
| | | | | | Unlikely to pay that are not past due or are past due ≤ 90 days | | Past due > 90 days | | | | | | |
| | | Of which past due > 30 days ≤ 90 days | | | | | Of which past due > 90 days ≤ 180 days | Of which: past due > 180 days ≤ 1 year | Of which: past due > 1 years ≤ 2 years | Of which: past due > 2 years ≤ 5 years | Of which: past due > 5 years ≤ 7 years | Of which: past due > 7 years | |
| 010 | Gross carrying amount | 3,252,875 | 3,160,801 | 23,005 | 92,074 | 39,054 | 53,020 | 23,427 | 16,144 | 6,709 | 3,561 | 789 | 2,390 |
| 020 | Of which secured | 2,496,908 | 2,414,948 | 18,677 | 81,960 | 34,646 | 52,864 | 20,762 | 14,703 | 6,035 | 3,449 | 777 | 1,588 |
| 030 | Of which secured with immovable property | 2,198,339 | 2,133,161 | 7,775 | 65,178 | 29,181 | 35,996 | 18,137 | 11,911 | 2,100 | 2,211 | 534 | 1,103 |
| 040 | Of which instruments with LTV higher than 60% and lower or equal to 80% | 383,724 | 375,906 | | 7,818 | 4,077 | 3,741 | | | | | | |
| 050 | Of which instruments with LTV higher than 80% and lower or equal to 100% | 178,471 | 175,096 | | 3,375 | 2,262 | 1,112 | | | | | | |
| 060 | Of which instruments with LTV higher than 100% | 27,019 | 26,938 | | 81 | 81 | | | | | | | |
| 070 | Accumulated impairment for secured assets | (35,171) | (18,726) | (1,704) | (16,445) | (6,982) | (9,463) | (1,006) | (2,473) | (1,088) | (1,911) | (692) | (2,293) |
| 080 | Collateral | | | | | | | | | | | | |
| 090 | Of which value capped at the value of exposure | 2,336,391 | 2,281,553 | 9,426 | 54,838 | 23,316 | 31,522 | 17,689 | 9,724 | 3,309 | 624 | 80 | 96 |
| 100 | Of which immovable property | 1,953,706 | 1,905,056 | 7,035 | 48,650 | 20,697 | 27,953 | 16,933 | 9,082 | 1,467 | 377 | 14 | 80 |
| 110 | Of which value above the cap | 7,635,452 | 7,101,681 | 13,943 | 533,771 | 235,742 | 298,029 | | | | | | |
| 120 | Of which immovable property | 3,674,128 | 3,448,727 | 9,501 | 225,401 | 101,075 | 124,326 | | | | | | |
| 130 | Financial guarantees received | 145,173 | 138,936 | 6,412 | 6,237 | 1,371 | 4,866 | 1,246 | 1,603 | 1,536 | 476 | 3 | 2 |
| 140 | Accumulated partial write-off | | | | | | | | | | | | |

Template EU CQ7: Collateral obtained by taking possession and execution processes

| | | a | b |
|------------|--|--|------------------------------|
| | | Collateral obtained by taking possession | |
| | | Value at initial recognition | Accumulated negative changes |
| 010 | Accumulated negative changes | | |
| 020 | Other than PP&E | 125 | |
| 030 | <i>Residential immovable property</i> | | |
| 040 | <i>Commercial immovable property</i> | | |
| 050 | <i>Movable property (auto, shipping, etc.)</i> | 125 | |
| 060 | <i>Equity and debt instruments</i> | | |
| 070 | <i>Other collateral</i> | | |
| 080 | Total | 125 | |

Template EU CQ8: Collateral obtained by taking possession and execution processes – vintage breakdown

| | | a | b | c | d | e | f | g | h | i | j | k | l |
|------------|---|------------------------|------------------------------|--|------------------------------|------------------------------|------------------------------|--------------------------------|------------------------------|------------------------------|------------------------------|---|------------------------------|
| | | Debt balance reduction | | Total collateral obtained by taking possession | | | | | | | | | |
| | | | | | | Foreclosed ≤ 2 years | | Foreclosed > 2 years ≤ 5 years | | Foreclosed > 5 years | | Of which non-current assets held-for-sale | |
| | | Gross carrying amount | Accumulated negative changes | Value at initial recognition | Accumulated negative changes | Value at initial recognition | Accumulated negative changes | Value at initial recognition | Accumulated negative changes | Value at initial recognition | Accumulated negative changes | Value at initial recognition | Accumulated negative changes |
| 010 | Collateral obtained by taking possession classified as PP&E | | | | | | | | | | | | |
| 020 | Collateral obtained by taking possession other than that classified as PP&E | 129 | | 129 | | 129 | | | | | | | |
| 030 | <i>Residential immovable property</i> | | | | | | | | | | | | |
| 040 | <i>Commercial immovable property</i> | | | | | | | | | | | | |
| 050 | <i>Movable property (auto, shipping, etc.)</i> | 129 | | 129 | | 129 | | | | | | | |
| 060 | <i>Equity and debt instruments</i> | | | | | | | | | | | | |
| 070 | <i>Other collateral</i> | | | | | | | | | | | | |
| 080 | Total | 129 | | 129 | | 129 | | | | | | | |

INFORMATION ON CREDIT RISK MITIGATION MEASURES

Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

| | | Unsecured carrying amount | Secured carrying amount | | | |
|------|--|---------------------------|-------------------------|------------------|--------------------------------|--|
| | | | a | b | Of which secured by collateral | Of which secured by financial guarantees |
| | | | | | c | d |
| | | | | | e | |
| 1 | Loans and advances | 1,310,666 | 2,481,564 | 2,336,391 | 145,173 | |
| 2 | Debt securities | 843,523 | | | | |
| 3 | Total | 2,154,189 | 2,481,564 | 2,336,391 | 145,173 | |
| 4 | <i>Of which non-performing exposures</i> | 10,197 | 61,075 | 54,838 | 6,237 | |
| EU-5 | <i>Of which defaulted</i> | 10,197 | 61,075 | | | |

DISCLOSURE OF THE USE OF THE STANDARDISED APPROACH

Template EU CR4 – standardised approach – Credit risk exposure and CRM effects

| Exposure classes | Exposures before CCF and before CRM | | Exposures post CCF and post CRM | | RWAs and RWAs density | | |
|------------------|---|-----------------------------|---------------------------------|-----------------------------|-----------------------|------------------|---------|
| | On-balance-sheet exposures | Off-balance-sheet exposures | On-balance-sheet exposures | Off-balance-sheet exposures | RWAs | RWAs density (%) | |
| | a | b | c | d | e | f | |
| 1 | Central governments or central banks | 1,355,569 | | 1,355,569 | | 3,320 | 0.24% |
| 2 | Regional government or local authorities | 44,489 | 1,662 | 44,489 | 831 | 29 | 0.06% |
| 3 | Public sector entities | 2,854 | 1,085 | 26,056 | 373 | 2,616 | 9.90% |
| 4 | Multilateral development banks | 798 | | 798 | | | 0.00% |
| 5 | International organisations | | | | | | |
| 6 | Institutions | 46,068 | 5,141 | 43,194 | 4,132 | 16,151 | 34.13% |
| 7 | Corporates | 311,619 | 143,345 | 294,210 | 65,932 | 307,834 | 85.48% |
| 8 | Retail | 744,916 | 182,664 | 742,782 | 89,107 | 597,834 | 71.86% |
| 9 | Secured by mortgages on immovable property | 1,831,523 | 175,458 | 1,824,497 | 74,074 | 849,952 | 44.77% |
| 10 | Exposures in default | 69,438 | 1,320 | 66,953 | 650 | 72,475 | 107.21% |
| 11 | Exposures associated with particularly high risk | 92,856 | 58,754 | 91,707 | 28,908 | 180,922 | 150.00% |
| 12 | Covered bonds | | | | | | |
| 13 | Institutions and corporates with a short-term credit assessment | | | | | | |
| 14 | Collective investment undertakings | 29,422 | | 3,045 | | 28,035 | 920.67% |
| 15 | Equity | 36,860 | | 36,860 | | 90,718 | 246.11% |

| | | | | | | | |
|----|--------------|-----------|---------|-----------|---------|-----------|--------|
| 16 | Other items | 128,644 | | 127,754 | | 53,653 | 42.00% |
| 17 | Total | 4,695,056 | 569,429 | 4,657,914 | 264,006 | 2,203,539 | 44.77% |

Template EU CR5 – standardised approach

| | Exposure classes | Risk weight | | | | | | | | |
|----|---|-------------|----|----|-----|--------|---------|---------|-----|---------|
| | | 0% | 2% | 4% | 10% | 20% | 35% | 50% | 70% | 75% |
| | | a | b | c | d | e | f | g | h | i |
| 1 | Central governments or central banks | 1,345,208 | | | | 6,201 | | 4,160 | | |
| 2 | Regional government or local authorities | 45,263 | | | | | | 57 | | |
| 3 | Public sector entities | 23,202 | | | | | | 1,222 | | |
| 4 | Multilateral development banks | 798 | | | | | | | | |
| 5 | International organisations | | | | | | | | | |
| 6 | Institutions | | | | | 25,645 | | 21,318 | | |
| 7 | Corporates | | | | | | | 13,705 | | |
| 8 | Retail | | | | | | | | | 831,889 |
| 9 | Secured by mortgages on immovable property | | | | | | 762,432 | 876,970 | | |
| 10 | Exposures in default | | | | | | | | | |
| 11 | Exposures associated with particularly high risk | | | | | | | | | |
| 12 | Covered bonds | | | | | | | | | |
| 13 | Institutions and corporates with a short-term credit assessment | | | | | | | | | |
| 14 | Collective investment undertakings | | | | | | | | | |
| 15 | Equity | | | | | | | | | |
| 16 | Other items | 74,101 | | | | | | | | |
| 17 | Total | 1,488,572 | | | | 31,846 | 762,432 | 917,432 | | 831,889 |

(continued)

| | Exposure classes | Risk weight | | | | | | Total | Of which unrated |
|----|--|-------------|---------|------|------|-------|--------|-----------|------------------|
| | | 100% | 150% | 250% | 370% | 1250% | Others | | |
| | | j | k | l | m | n | o | | |
| 1 | Central governments or central banks | | | | | | | 1,355,569 | 578,891 |
| 2 | Regional government or local authorities | | | | | | | 45,320 | 45,320 |
| 3 | Public sector entities | 2,005 | | | | | | 26,429 | 24,424 |
| 4 | Multilateral development banks | | | | | | | 798 | |
| 5 | International organisations | | | | | | | | |
| 6 | Institutions | 363 | | | | | | 47,326 | 5,119 |
| 7 | Corporates | 346,437 | | | | | | 360,142 | 320,453 |
| 8 | Retail | | | | | | | 831,889 | 831,889 |
| 9 | Secured by mortgages on immovable property | 259,169 | | | | | | 1,898,571 | 1,898,571 |
| 10 | Exposures in default | 57,858 | 9,745 | | | | | 67,603 | 67,603 |
| 11 | Exposures associated with particularly high risk | | 120,615 | | | | | 120,615 | 120,615 |
| 12 | Covered bonds | | | | | | | | |

| | | | | | | | | |
|-----------|---|----------------|----------------|---------------|--------------|--|------------------|------------------|
| 13 | Institutions and corporates with a short-term credit assessment | | | | | | | |
| 14 | Collective investment undertakings | 872 | | | 2,173 | | 3,045 | 3,045 |
| 15 | Equity | 955 | | 35,905 | | | 36,860 | 36,860 |
| 16 | Other items | 53,653 | | | | | 127,754 | 127,754 |
| 17 | Total | 721,312 | 130,360 | 35,905 | 2,173 | | 4,921,920 | 4,060,543 |

COUNTERPARTY CREDIT RISK

Template EU CCR1 – Analysis of CCR exposure by approach

| | | a | b | c | d | e | f | g | h |
|----------|---|-----------------------|---------------------------------|------|--|------------------------|-------------------------|----------------|---------------|
| | | Replacement cost (RC) | Potential future exposure (PFE) | EEPE | Alpha used for computing regulatory exposure value | Exposure value pre-CRM | Exposure value post-CRM | Exposure value | RWEA |
| EU-1 | EU - Original Exposure Method (for derivatives) | | | | 1.4 | | | | |
| EU-2 | EU - Simplified SA-CCR (for derivatives) | 855 | 4,497 | | 1.4 | 7,494 | 7,494 | 7,494 | 5,195 |
| 1 | SA-CCR (for derivatives) | | | | 1.4 | | | | |
| 2 | IMM (for derivatives and SFTs) | | | | | | | | |
| 2a | <i>Of which securities financing transactions netting sets</i> | | | | | | | | |
| 2b | <i>Of which derivatives and long settlement transactions netting sets</i> | | | | | | | | |
| 2c | <i>Of which from contractual cross-product netting sets</i> | | | | | | | | |
| 3 | Financial collateral simple method (for SFTs) | | | | | 29,678 | 29,648 | 29,648 | 18,760 |
| 4 | Financial collateral comprehensive method (for SFTs) | | | | | | | | |
| 5 | VaR for SFTs | | | | | | | | |
| 6 | Total | | | | | 37,172 | 37,142 | 37,142 | 23,955 |

Template EU CCR2 – Transactions subject to own funds requirements for CVA risk

| | | a | b |
|----------|--|----------------|-----------|
| | | Exposure value | RWEA |
| 1 | Total transactions subject to the Advanced method | | |
| 2 | i) VaR component (including the 3x multiplier) | | |
| 3 | ii) stressed VaR component (including the 3x multiplier) | | |
| 4 | Transactions subject to the Standardised method | 262 | 63 |
| EU-4 | Transactions subject to the Alternative approach (Based on the Original Exposure Method) | | |
| 5 | Total transactions subject to own funds requirements for CVA risk | 262 | 63 |

Template EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights

| | Exposure classes | Risk weight | | | | | | | | | | | Total exposure value |
|----|---|-------------|----|----|---------------|--------------|------------|-----|------------|---------------|------|--------|----------------------|
| | | a | b | c | d | e | f | g | h | i | j | k | |
| | | 0% | 2% | 4% | 10% | 20% | 50% | 70% | 75% | 100% | 150% | Others | |
| 1 | Central governments or central banks | | | | | | | | | | | | |
| 2 | Regional government or local authorities | | | | | | | | | | | | |
| 3 | Public sector entities | | | | | | | | | | | | |
| 4 | Multilateral development banks | | | | | | | | | | | | |
| 5 | International organisations | | | | | | | | | | | | |
| 6 | Institutions | | | | | 2,716 | 158 | | | | | | 2,874 |
| 7 | Corporates | | | | | | | | | 6,815 | | | 6 815 |
| 8 | Retail | | | | | | | | 186 | | | | 186 |
| 9 | Institutions and corporates with a short-term credit assessment | | | | | | | | | | | | |
| 10 | Other items | | | | 11,750 | | | | | 15,517 | | | 27,267 |
| 11 | Total exposure value | | | | 11,750 | 2,716 | 158 | | 186 | 22,332 | | | 37,142 |

Template EU CCR5 – Composition of collateral for CCR exposures

| Collateral type | | a | b | c | d | e | f | g | h |
|-----------------|--------------------------|--|--------------|---------------------------------|--------------|-----------------------------------|--------------|---------------------------------|--------------|
| | | Collateral used in derivative transactions | | | | Collateral used in SFTs | | | |
| | | Fair value of collateral received | | Fair value of posted collateral | | Fair value of collateral received | | Fair value of posted collateral | |
| | | Segregated | Unsegregated | Segregated | Unsegregated | Segregated | Unsegregated | Segregated | Unsegregated |
| 1 | Cash – domestic currency | | | | | | | | |
| 2 | Cash – other currencies | | | | | | | | |
| 3 | Domestic sovereign debt | | | | | | | | |
| 4 | Other sovereign debt | | | | | | | | |
| 5 | Government agency debt | | | | | | | | |
| 6 | Corporate bonds | 15,585 | | | | | | | |
| 7 | Equity securities | 65,576 | | | | | | | |
| 8 | Other collateral | | | | | | | | |
| 9 | Total | 81,161 | | | | | | | |

Šiaulių bankas AB has no credit derivatives and no positions in the main counterparties.

SECURITISATION

Template EU-SEC1 - Securitisation exposures in the non-trading book

| | | a | b | c | d | e | f | g | h - k | l - o | |
|---|------------------------|--------------------------------|--------------|---------|--------------|--------------|-----------|---------|-------|-----------------------------|------------------------------|
| | | Institution acts as originator | | | | | | | | Institution acts as sponsor | Institution acts as investor |
| | | Traditional | | | | Synthetic | | | | | |
| | | STS | of which SRT | Non-STS | of which SRT | of which SRT | Sub-total | | | | |
| 1 | Total exposures | | | 68,144 | 68,144 | 50,723 | 50,723 | 118,867 | | | |
| 2 | Retail (total) | | | 60,144 | 60,144 | 50,723 | 50,723 | 118,867 | | | |

| | | | | | | | | | |
|----|------------------------|--|--------|--------|--------|--------|---------|--|--|
| 3 | residential mortgage | | | | | | | | |
| 4 | credit card | | | | | | | | |
| 5 | other retail exposures | | 60,144 | 60,144 | 50,723 | 50,723 | 118,867 | | |
| 6 | re-securitisation | | | | | | | | |
| 7 | Wholesale (total) | | | | | | | | |
| 8 | loans to corporates | | | | | | | | |
| 9 | commercial mortgage | | | | | | | | |
| 10 | lease and receivables | | | | | | | | |
| 11 | other wholesale | | | | | | | | |
| 12 | re-securitisation | | | | | | | | |

Template EU-SEC2 - Securitisation exposures in the trading book

Not relevant

Template EU-SEC3 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as originator or as sponsor

| | | a | b | c | d | e | f | g | h | i | |
|----------|---------------------------|--|---------------------|---------------------|-------------------------|-------------------------|--|--------------------------------|---------|--------------------------|--|
| | | Exposure values (by RW bands/deductions) | | | | | Exposure values (by regulatory approach) | | | | |
| | | ≤ 20 % RW | > 20 – 50% RW | > 50– 100% RW | > 100– 1 250 % RW | 1250% RW/ deductions | SEC- IRBA | SEC-ERBA (including IAA) | SEC-SA | 1250% RW / deductions | |
| 1 | Total exposures | | 44,508 | 31,253 | 43,106 | | | | 118,867 | | |
| 2 | Traditional) transactions | | | 31,253 | 36,891 | | | | 68,144 | | |
| 3 | Securitisation | | | 31,253 | 36,891 | | | | 68,144 | | |
| 4 | Retail | | | 31,253 | 36,891 | | | | 68,144 | | |
| 5 | Of which STS | | | | | | | | | | |
| 6 | Wholesale | | | | | | | | | | |
| 7 | Of which STS | | | | | | | | | | |
| 8 | Re-securitisation | | | | | | | | | | |
| 9 | Synthetic transactions | | 44,508 | | 6,215 | | | | 50,723 | | |
| 10 | Securitisation | | 44,508 | | 6,215 | | | | 50,723 | | |
| 11 | Retail underlying | | 44,508 | | 6,215 | | | | 50,723 | | |
| 12 | Wholesale | | | | | | | | | | |
| 13 | Re-securitisation | | | | | | | | | | |

(continued)

| | | j | k | l | m | n | o | EU-p | EU-q | |
|----------|---------------------------|-------------------------------|------------------------------------|---------|---------------|--------------------------|------------------------------------|--------|---------------|--|
| | | RWEA (by regulatory approach) | | | | Capital charge after cap | | | | |
| | | SEC- IRBA | SEC- ERBA (including IAA) | SEC-SA | 1 250 % RW | SEC-IRBA | SEC- ERBA (including IAA) | SEC-SA | 1 250 % RW | |
| 1 | Total exposures | | | 104,027 | | | | 8,322 | | |
| 2 | Traditional) transactions | | | 71,133 | | | | 5,691 | | |
| 3 | Securitisation | | | 71,133 | | | | 5,691 | | |
| 4 | Retail | | | 71,133 | | | | 5,691 | | |
| 5 | Of which STS | | | | | | | | | |
| 6 | Wholesale | | | | | | | | | |
| 7 | Of which STS | | | | | | | | | |
| 8 | Re-securitisation | | | | | | | | | |
| 9 | Synthetic transactions | | | 32,894 | | | | 2,631 | | |

| | | | | | | | | | |
|----|-------------------|--|--|--------|--|--|--|-------|--|
| 10 | Securitisation | | | 32,894 | | | | 2,631 | |
| 11 | Retail underlying | | | 32,894 | | | | 2,631 | |
| 12 | Wholesale | | | | | | | | |
| 13 | Re-securitisation | | | | | | | | |

Template EU-SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor

Not relevant

Template EU-SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments

| | | a | b | c |
|----|------------------------|---|-------------------------------|---|
| | | Exposures securitised by the institution - Institution acts as originator or as sponsor | | |
| | | Total outstanding nominal amount | Of which exposures in default | Total amount of specific credit risk adjustments made during the period |
| 1 | Total exposures | | | |
| 2 | Retail (total) | 346,702 | 3,382 | 0 |
| 3 | residential mortgage | | | |
| 4 | credit card | | | |
| 5 | other retail exposures | 346,702 | 3,382 | 0 |
| 6 | re-securitisation | | | |
| 7 | Wholesale (total) | | | |
| 8 | loans to corporates | | | |
| 9 | commercial mortgage | | | |
| 10 | lease and receivables | | | |
| 11 | other wholesale | | | |
| 12 | re-securitisation | | | |

MARKET RISK

Template EU MR1 - Market risk under the standardised approach

| | | a |
|--------------------------|---|--------|
| | | RWEAs |
| Outright products | | |
| 1 | Interest rate risk (general and specific) | 18,901 |
| 2 | Equity risk (general and specific) | 250 |
| 3 | Foreign exchange risk | |
| 4 | Commodity risk | |
| Options | | |
| 5 | Simplified approach | |
| 6 | Delta-plus approach | |
| 7 | Scenario approach | |

| | | |
|---|--------------------------------|--------|
| 8 | Securitisation (specific risk) | |
| 9 | Total | 19,151 |

DISCLOSURE OF INTEREST RATE RISK FOR POSITIONS NOT INCLUDED IN THE TRADING BOOK

Table EU IRRBBA - Qualitative information on interest rate risks of non-trading book activities

Bank identifies the following sources of interest rate risk: GAP (repricing) risk; option risk, basis risk. Bank calculate changes in net interest income (over 1 year period) and changes in economic value of equity. Bank manages IRRBB risk using asset and liability management – debt securities portfolio formation principles and deposit pricing according to its term.

Bank is calculating net interest income and economic value of equity measures on the monthly basis.

Bank measures changes in earnings using 200 bp up/down interest rate scenario. The impact of interest rates shocks on EVE is assessed based on scenarios 1-6 set out in annex III in guidelines EBA/GL/2018/02.

Stress testing baseline scenario is build using interest rate 10-year period historical data and market interest rate forecast for the upcoming year. Adverse scenarios are calculated from interest rate historical data covering the 2008 financial crisis.

IRRBB hedging is not applicable. Cash flows are modelled according to their repricing or maturity dates which are either contractually fixed or based on behavioural (prepayments for fixed interest rate loans, core part for non-maturing deposits. term deposit early termination) assumptions. Cash flows are modelled dependent on interest rate scenarios and including behaviour and automatic optionality. Euribor forward rates are used for cash flow repricing in the future. In EVE calculation embedded option valuation is included.

EVE and NII measures are significant, because Bank has defined IRRBB risk appetite and set risk limits (EVE and NII) based on risk appetite.

There is a variation in NII, because NII methodology was adjusted due to technical calculation capabilities. Average repricing maturity for retail non-maturity deposits 0,86 years and 0,49 years for wholesale non-financial non-maturity deposits; Longest repricing maturity of non-maturity deposits 2 years.

Template EU IRRBB1 - Interest rate risks of non-trading book activities

| Supervisory shock scenarios | | a | b | c | d |
|-----------------------------|------------------|---|-------------|------------------------------------|-------------|
| | | Changes of the economic value of equity | | Changes of the net interest income | |
| | | Current period | Last period | Current period | Last period |
| 1 | Parallel up | (18,564) | (11,334) | 34,855 | 31,866 |
| 2 | Parallel down | 22,218 | 19,512 | (34,861) | (31,867) |
| 3 | Steeper | 122 | (5,404) | | |
| 4 | Flattener | (3,876) | 3,009 | | |
| 5 | Short rates up | (7,963) | 591 | | |
| 6 | Short rates down | 8,125 | (237) | | |

MREL

EU KM2: Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities

| | | a | b | c | d | e | f |
|--|--|--|---|-----|-----|-----|-----|
| | | Minimum requirement for own funds and eligible liabilities (MREL) | G-SII Requirement for own funds and eligible liabilities (TLAC) | | | | |
| | | T | T | T-1 | T-2 | T-3 | T-4 |
| Own funds and eligible liabilities, ratios and components | | | | | | | |
| 1 | Own funds and eligible liabilities | 766,915 | | | | | |
| EU-1a | Of which own funds and subordinated liabilities | 555,141 | | | | | |
| 2 | Total risk exposure amount of the resolution group (TREA) | 2,624,727 | | | | | |
| 3 | Own funds and eligible liabilities as a percentage of the TREA | 0.2922 | | | | | |
| EU-3a | Of which own funds and subordinated liabilities | 0.2115 | | | | | |
| 4 | Total exposure measure (TEM) of the resolution group | 5,264,328 | | | | | |
| 5 | Own funds and eligible liabilities as percentage of the TEM | 0.1457 | | | | | |
| EU-5a | Of which own funds or subordinated liabilities | 0.1055 | | | | | |
| 6a | Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5 % exemption) | | | | | | |
| 6b | Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3,5 % exemption) | | | | | | |
| 6c | If a capped subordination exemption applies in accordance with Article 72b (3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks <i>pari passu</i> with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks <i>pari passu</i> with excluded liabilities and that would be recognised under row 1 if no cap was applied (%) | | | | | | |
| Minimum requirement for own funds and eligible liabilities (MREL) | | | | | | | |
| EU-7 | MREL expressed as a percentage of the TREA | 0.2267 | | | | | |
| EU-8 | Of which to be met with own funds or subordinated liabilities | 0.1350 | | | | | |
| EU-9 | MREL expressed as a percentage of the TEM | 0.0709 | | | | | |
| EU-10 | Of which to be met with own funds or subordinated liabilities | 0.0595 | | | | | |

DISCLOSURE OF ENVIRONMENTAL, SOCIAL AND GOVERNANCE RISKS (ESG RISKS)

Qualitative information on Environmental risk, on Social risk and on Governance risk

BUSINESS STRATEGY AND PROCESSES

At the beginning of 2024 Šiaulių bankas has released new long-term (2024 - 2029) strategy that incorporates ESG topic as one of the strategic priorities. ESG priorities areas are: direct and indirect impacts on the environment; service access improvement; engaged employees; transparency and responsibility; reliable services.

In January 2024, the Bank joined the international Science Based Targets initiative (SBTi) to actively contribute to the goal of mitigating climate change, committing itself to becoming a climate-neutral bank by 2050 and to setting near-term targets aligned with the 2050 trajectory. By joining this initiative, the Bank commits itself to setting targets and measures to reduce greenhouse gas emissions and to align them with the SBTi standard within the next two years. The Bank will also seek to set other relevant sustainability targets in the environmental, social and governance areas.

The Bank's initiatives launched for products oriented towards sustainability in 2022 were continued 2023 as well. Bank's products aim to increase the supply of financial services that promote sustainability, such as green mortgage loans, special terms for leasing electric cars, and projects to improve business sustainability.

Following a more detailed assessment of the requirements of Regulation (EU) 2020/852 of the European Parliament and of the Council (hereinafter, the Taxonomy Regulation), the definition of a Green Mortgage Loan has been expanded, which has led to a broader provision of such loans. The existing portfolio of mortgage loans has also been analysed and a further EUR 24.5 million has been recognised as sustainable loans in 2023, representing previously granted mortgage loans that meet the requirements for Green Mortgage Loans. The creation and development of the Green Mortgage Loan allows us to offer clients more environmentally friendly housing on more favourable terms. In 2023, the Bank granted 68 new green mortgage loans for EUR 9.74 million, in the meantime during the first half of 2024, the Bank granted 43 new green housing loans for EUR 6.75 million.

For the financial year 2023, the Bank provides information on the share of taxonomy-eligible and taxonomy aligned assets in the Bank's total assets in the appendices of Šiaulių Bankas Social Responsibility report for 2023.

Šiaulių Bankas is the main financing partner for multi-apartment building modernisation projects in the country. Over the period 2011–2023, the Bank has financed multi-apartment building renovation projects worth EUR 1 billion. In 2024, the Bank will continue to focus on financing other projects that improve business sustainability, such as:

- Renewable energy
- Energy efficiency improvement projects
- Waste management projects
- Emission reduction projects
- Sustainable forestry projects
- Water and wastewater management projects

Šiaulių Bankas pays great attention to commitments related to environmental requirements, social responsibility, occupational safety and health, business ethics and governance in their business activities, continuously improve

their operations, set higher standards, and, therefore, expect that customers and suppliers, which they cooperate with, would adhere to the same or similar obligations and/or standards.

Clients. In order to evaluate the possible client risk changes better, regarding the ESG risk (including increased climate and environmental risks), and also to comply with the regulatory requirements, the Bank incorporated the ESG risk assessment in the credit process for lending to business clients:

- The Bank provides an ESG risk questionnaire for its business clients to identify the level of ESG risk inherent in clients activities and to encourage clients to apply ESG risk mitigation measures in their operations. The ESG questionnaire covers all three elements: environmental, social and governance risks.
- Also, the Bank, together with the clients' annual financial statements, collects the clients CO2 emissions (GHG) data.
- The ESG risk assessment of clients is used in the credit risk assessment (rating) process for corporate clients as well as in the risk monitoring process for clients.
- Clients' ESG risk assessment affects their credit risk rating and pricing. The social and business client management elements are integrated into the rating system of business clients.
- Internal documents ensure adequate risk management and internal controls ensure the implementation of the principles.

During the first half of 2024 the client ESG risk assessment process and methodology was updated according to the Climate-related and environmental (C&E) risk materiality assessment and business environment scan which was done in 2024.

Suppliers. The Supplier Code of Ethics approved by the Bank's Management Board reflects the Bank's ambition to strengthen sustainable cooperation with Suppliers by promoting professional, fair and legitimate business practices, including environmental, social responsibility and business ethics and governance. The document sets out the minimum commitments and/or standards of business conduct and ethics that the Bank expects from its Suppliers, also, information is being gathered about the suppliers of the Bank, helping to evaluate the supplier efforts towards sustainability (i.e. started collecting suppliers GHG data, information on employee relationship, employee rights, discrimination, also information on strategy and risk management, transparency, management of conflict of interest, etc.).

MANAGEMENT

Oversight of ESG risk management (including climate and environmental risks) in the Bank is carried out by a number of governing bodies:

- The Bank's Supervisory Council and the Risk Committee are the top-level governing bodies responsible for overseeing the management of ESG risks in the Bank;
- At the Bank's Management Board level, the Head of Risk Management Division (Chief Risk Officer (CRO) is responsible for the direct oversight of ESG risk management, reporting directly to the Bank's Chief Executive Officer (CEO);
- The Head of Risk Management Division chairs the Bank's Risk Management Committee, which takes decisions related to ESG risk management;
- The Head of Risk Management Division is involved in the activities of the Sustainability Group, which is an advisory body on ESG risk and ESG strategy.

The ESG strategy is integral to the management of ESG risk in the Bank. The following governing bodies oversee the development and implementation of the ESG strategy in the Bank:

- The Management Board of the Bank is the top-level governing body responsible for the final approval of the ESG strategy and its integration into the Bank's strategy, as well as the review of the ESG strategy in the context of the Bank's strategy update.
- The Bank's Supervisory Council is briefed on the ESG strategy.
- The Sustainability Group, chaired by the Bank's Chief Sustainability Officer (CSO), is an advisory body on the development and implementation of the ESG strategy.

Changes to the key ESG risk indicators of the Bank are considered by the Risk Committee and approved by the Supervisory Council, on the recommendation of the Bank's Management Board. Periodic monitoring of ESG risk indicators and overall ESG risk management is carried out by the Risk Management Committee (reporting on a monthly basis) that reports periodically (quarterly) to the Risk Committee.

Bank's Remuneration policy is an integral component of the risk management framework of the Bank. The Policy is in compliance with the operational and risk strategy of the Group as well as its objectives, including those in relation to the environmental, social and governance (hereinafter - ESG) risk, the values and culture of the organisation as well as the long-term interests of continuing operations aimed at increasing the long-term value of the Bank's shares of, avoiding conflicts of interest, promoting sound and efficient risk management as well as reliable and effective management of money laundering and terrorist financing risks, and lays down the processes and principles followed in paying remuneration. The Policy is an integral component of the risk management framework of the Bank.

RISK MANAGEMENT

In 2024 the Bank has updated its Climate and environmental risk materiality assessment and has done the business environment scan, which was related to the climate risk. During Climate and environmental risk materiality assessment physical and transition risk were assessed in terms of how they affect the Bank's financial (credit, market, liquidity) and non-financial (operational and reputational, compliance, strategic/ business model) risk during different timeframes:

- Short term (up to 1 year);
- Medium term (1 to 5 years);
- Long term (5 to 30 years).

Additionally, the Bank has assessed how does the climate and environmental risks affect the business environment in which the Bank operates during the short, medium, and long term. The Bank has assessed its business environment from the macroeconomic, competitive landscape, regulatory trend, technological trend, and societal/ demographic change perspective.

More detailed climate and environmental risk materiality assessment results the Bank plans to disclose together with other information regarding sustainability matters (consolidated) management report, which will be disclosed starting from 1 January 2025.

Transition risk

Credit risk. The update of the climate and environmental risk assessment which was done by the Bank, it was established that the transition risk has the most significant impact to the clients of the Bank during the medium (1 to 5 year) and long (>5 years) term. The main drivers of the transition risk are: growing regulatory requirements (including decarbonization), changing investor expectations, technological changes and market tendencies, changing

consumer behaviour. Meanwhile, in the short term (<1 year), the impact of transition risk is considered to be relatively limited, due to the potential exposure of the Bank's clients to transition risk at a later point in time (short term) and the ability of the clients to adapt to the changes in the longer term (long term). The main risk driver at the short term is the investor expectations. The identification of ESG risk for business clients (with a focus on transition risk) assesses the impact of transition risk on the client's business from a long-term perspective, while assessing whether the client is taking appropriate actions and measures to mitigate this risk.

Since 2006, the Bank's business lending has been guided by one of the best practices in the international financial sector – EBRD Environmental and Social Risk Management Manual. The identification, assessment and management of environmental and social risks are considered as part of credit risk. According to this framework, environmental and social risk management is carried out in several key steps:

- Due to environmental and social risks, the Bank does not finance projects related to activities included in this EBRD list: Corporate, SME and Micro Lending, Annex 1: Environmental and Social Exclusion List.
- The Bank identifies whether the project is likely to cause significant future environmental and/or social impacts that cannot be readily identified or assessed at the time of examination. In such a case, an environmental and social impact assessment is carried out. The types of projects falling into this category are identified in accordance with this EBRD List: Corporate, SME and Micro Lending, Annex 2: Category A Projects.
- In 2022, the Bank revised the previously used EBRD Environmental and Social Risk Categorisation List - Revised 2014, which is used to determine the level of environmental and social risk, and which includes the following prohibited economic activities: tobacco farming, distillation, rectification and blending of spirits, manufacture of tobacco products, and the manufacture of pesticides and other agrochemical products (according to Corporate, SME and Micro Lending, Annex 1: Environmental and Social Exclusion List), the manufacture of arms and ammunition, the manufacture of military combat vehicles and the activities of gambling and betting. The methodology has been complemented by a classification of economic activities according to other widely used methodologies – PACTA, the most GHG-intensive sectors, the most energy-intensive sectors and the sectors identified by the ECB as high climate risk.
- Other environmental risks and their assessment. The Bank's business lending is guided by the EBRD Environmental and Social Risk Management Programme, and therefore the environmental impact assessment process assesses the potential direct and indirect impacts on the environment – on public health, wildlife, soil, land surface and subsoil, air, water, climate, landscape, biodiversity, tangible assets and immovable cultural property, and the interactions between these environmental components.

In 2023 and 2024, the Bank continued to improve credit risk management in the organisation by strengthening the involvement of the second line of defence in the credit decision process. The credit decision-making system ensures that clients with elevated ESG risk are properly rated and that the approved financing structure allows for a reduction in the level of ESG risk.

The Bank also follows an updated collateral valuation process, which includes climate and environmental risk factors such as the energy performance of the property and physical risk assessment. Assessing these factors allows for improved credit risk management and contributes to promoting society's shift towards more sustainable financial decisions.

More information – BUSINESS STRATEGY AND PROCESSES – Clients.

Market risk. Transition risk impact to the market risk has been identified as relatively limited due to the narrow range of the Bank's investment products, but ESG risk assessment is included in the Bank's product management procedures. In 2023, the Bank improved its investment decision-making process by starting to assess the compliance of corporate debt securities with ESG criteria when investing in a portfolio held to generate flows. First, the compliance of debt securities with the ESG eligibility criteria is assessed (i.e., they must meet the definition of a green bond, a sustainable bond, or a similar condition). If this condition is not met, the issuer's own ESG rating is assessed. Following the merger of the retail businesses at the end of 2023 (with the merger of SB Asset Management UAB), it is expected that the ESG risk assessment will be expanded due to the increase in the volume of investment products.

Used methodology, standards: Paris Agreement Capital Transition Assessment - PACTA; most GHG intensive sectors according to the European Banking Authority - EBA; most energy intensive sectors according to the International Energy Outlook 2016 sectors identified by the European Central Bank - ECB, and the Environmental and Social Risk Management Manual of the European Bank for Reconstruction and Development - ERPB.

The Bank has integrated the review of counterparties' highest governance bodies' roles in non-financial reporting, with the primary objective of ensuring oversight and approval of counterparty non-financial risk disclosures. By incorporating this process into its risk management framework, the bank aims to enhance transparency, accountability, and alignment with industry best practices, thereby fortifying its commitment to sustainable and responsible business practices.

Physical risks

Credit risk. In 2024 the Bank has updated its climate and environmental risk assessment and considered these sources for assessing physical risks:

- 1) The Study on Climate Change Risks by the Middle of the 21st Century by the Hydrometeorological Service; National study conducted in 2023 that addresses various physical risks for Lithuania: floods, drought and forest fires, rainfall and frost risk, risk of heat, high winds and sea level rise under climate projections divided into 2 periods:
 - 2023–2030, under current climate conditions.
 - 2031–2060, under two RCP (representative concentration pathway) scenarios: RCP4.5, where new technologies are applied and strategies are implemented to reduce emissions, and RCP8.5, the most pessimistic scenario, where GHG emissions increase steadily without any action being taken to reduce them
- 2) The Study of Soil Degradation and Erosion, Coastal Erosion and Solifluction in Lithuania by Assoc. Prof. Dr. Jonas Volungevičius, Prof. Dr. Darius Veteikis and Dr. Laurynas Jukna.

Soil degradation and erosions risk. Likelihood and scenarios: The soil degradation and erosion risk assessment carried out based on three scenarios – a realistic, an optimistic and a pessimistic scenario, at the level of sub-districts and cadastral areas, assuming that changes under the scenarios would be visible in 20 to 30 years' time. Erosion/degradation risks have been found to be significant in all scenarios, both at the overall country level and at the scale of different territories.
- 3) ThinkHazard tool.

The ThinkHazard tool covers these physical risk categories for Lithuania: river flood, urban flood, wildfire, extreme heat, coastal flood, water scarcity, earthquake and landslide.

Limitations: ThinkHazard does not provide climate scenarios RCP (only theoretical projections) under which the severity of river flooding or any other hazard could increase, also the tool is not accurate in identifying whether the collateral falls exactly under the flooding area within the district.

4) IPCC Interactive Atlas: Regional synthesis.

Information on climate hazards such as river flood, urban flood, wildfire, extreme heat, coastal flood, water scarcity, earthquake, landslide for certain areas (districts) within the country were further combined with the Bank's internal information on collaterals for these sectors and portfolios - (i) Manufacturing, (ii) Wholesale and retail trade; repair of motor vehicles and motorcycles, (iii) Real estate activities; and segments - Households, SME (Non-financial corporations) showing that these sectors / portfolios are exposed from low to medium physical risk level impact in the medium and long term horizons.

Erosion/degradation risks have been found to be significant in all scenarios, both at the overall country level and at the scale of different territories, especially for the agricultural sector, and the Bank intends to incorporate these risks into the overall ESG risk assessment process for business clients. This risk is relevant for new loans and depending on the maturity of the loan, for the existing loan portfolio - the maturities of the existing loans are less than 20–30 years. Considering this limitation, the agriculture portfolio might be exposed to this risk only in long time horizon for new loans.

The Bank is also planning to enhance its climate and environmental risk assessment by adding other environmental risks and considering their impact on the credit risk.

Memberships and commitments

Partnership for Carbon Accounting Financials (PCAF). Recognising the fact that the vast majority of financial institutions greenhouse gas (GHG) emissions and environmental impact arises from their financing and investment activities - in early 2023 the Bank joined the Partnership for Carbon Accounting Financials (PCAF) initiative. The aim of this initiative is to help financial institutions to calculate and disclose GHG emissions from lending and investment activities (Scope 3 Category 15 under the Greenhouse Gas Protocol (GHG Protocol)). The PCAF initiative was chosen because its methodology is widely recognised and used in the financial sector and due to the applicability and relevance of this methodology to the Bank's existing loan and securities portfolio data. In addition the PCAF methodology builds on the above mentioned GHG protocol, which the Bank uses to calculate its other emission scopes (Scope 1 and 2) and the emissions of other Scope 3 categories (see Energy consumption in the organisation).

Science Based Targets initiative (SBTi). In January 2024 the Bank joined the international Science Based Targets initiative (SBTi) to actively contribute to the goal of mitigating climate change committing itself to becoming a climate neutral bank by 2050 and to setting near term targets aligned with the 2050 trajectory. By joining this initiative the Bank commits itself to setting targets and measures to reduce greenhouse gas emissions and to align them with the SBTi standard within the next two years. The Bank will also seek to set other relevant sustainability targets in the environmental social and governance areas.

The Bank will also seek to set other relevant sustainability targets in the environmental, social and governance areas.

Bank's Risk Appetite

In 2023, the Bank updated its risk appetite documents, expanding the definitions of environmental, social and governance risks. The Risk Appetite Statement now includes updated ESG risk indicators – the share of non-financed sectors, the share of high ESG risk in the loan portfolio and the staff turnover.

In 2023, the Bank also started periodic monitoring of other ESG risk indicators, for example, in the environmental area, the Bank monitors the amount of fuel used in the Bank's company cars and the amount of paper used in the Bank's operations, as well as the amount of taxonomy-eligible and taxonomy-aligned assets; in the social area, it monitors employee satisfaction; in the governance area, it monitors the pay gap in management positions, gender diversity in the Bank's management bodies and management positions, and the level of completion of the Bank's mandatory training.

Limits are monitored and controlled by 2 Level defense constantly and reported to the Risk management committee (Management board level), Management board and Risk committee (Supervisory level) at regular basis. In case of breaching these limits Bank has implemented ad-hoc escalation to Risk committees and Management board process.

Climate stress testing

The Bank incorporates elements of climate and environmental risk into its internal stress testing, using the results of the Climate Risk Stress Test of 2022 and the Thematic Review by the ECB. The testing assessed the impact of the occurrence of climate risks on other risks under different scenarios based on expert assumptions. The results of the stress tests continue to be used in the Bank's Internal Capital Adequacy Assessment Process (ICAAP) to ensure future capital adequacy.

The Bank plans to further develop and refine the climate and environmental risk scenarios for the stress tests and to compile the data needed for the tests, taking into account the information that is continuously accumulated on the main climate change risk drivers and their impact on the Bank's exposure to climate change risk.

Calculation of financed GHG emissions

For emission calculation the Bank uses GHG data provided by the clients, if the actual data was not available - GHG data was calculated by using the most recent financial data (sales revenue, assets, and obligations). Additional data that has been used for calculations: building energy performance certificate (EPC), square metres of the building, leased motor vehicle manufacturer provided GHG data, according to motor vehicle type and petrol type.

In 2023, the Bank did not only improve the methodology for calculating emissions and the quality of available data but also significantly increased the coverage of loan and securities portfolios. Emission calculations that were carried out for 2023 covered 93% of loan and securities portfolio, while in 2022 it covered only 52% of the portfolio.

Financed GHG emissions are assessed once a year, that is why in this report the financed GHG emission data is for year 2023. Financed scope 3 GHG emission data (Template 1, column (j)) are reported in limited scope, i.e., assessing only the securities positions of private companies. In the future the Bank is planning (as possible) to extend the scope of financed scope 3 GHG emission assessment. The Bank is aiming to use the highest quality data in order to measure financed emissions as accurately as possible - making efforts to collect the data directly from the clients and to improve the reliability of other data used for calculations.

In both cases, the aim was to use data of the highest possible quality to calculate financed emissions as accurately as possible. Going forward, the Bank will strive to collect as much data as it can directly from its clients as well as to enhance the reliability of other data used in the calculations.

Template 1: Banking book- Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity

| | Sector/subsector | a | b | c | d | e |
|----|---|----------------------------------|---|--|----------------------------|-----------------------------------|
| | | Gross carrying amount (in M EUR) | | | | |
| | | | Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation | Of which environmentally sustainable (CCM) | Of which stage 2 exposures | Of which non-performing exposures |
| 1 | Exposures towards sectors that highly contribute to climate change* | 1,401.11 | 35.12 | 4.1 | 132.29 | 56.23 |
| 2 | A - Agriculture, forestry and fishing | 53.88 | | | 14.89 | 0.74 |
| 3 | B - Mining and quarrying | 9.88 | 0.18 | | 0 | 0.04 |
| 4 | <i>B.05 - Mining of coal and lignite</i> | 0 | | | 0 | 0 |
| 5 | <i>B.06 - Extraction of crude petroleum and natural gas</i> | 0 | | | 0 | 0 |
| 6 | <i>B.07 - Mining of metal ores</i> | 0 | | | 0 | 0 |
| 7 | <i>B.08 - Other mining and quarrying</i> | 9.88 | | | 0 | 0.04 |
| 8 | <i>B.09 - Mining support service activities</i> | 0 | 0.18 | | | |
| 9 | C - Manufacturing | 220.32 | | | 21.03 | 23.45 |
| 10 | <i>C.10 - Manufacture of food products</i> | 31.78 | | | 0.74 | 18.05 |
| 11 | <i>C.11 - Manufacture of beverages</i> | 0.6 | | | 0 | 0 |
| 12 | <i>C.12 - Manufacture of tobacco products</i> | 0 | | | 0 | 0 |
| 13 | <i>C.13 - Manufacture of textiles</i> | 4.47 | | | 1.98 | 0 |
| 14 | <i>C.14 - Manufacture of wearing apparel</i> | 6.69 | | | 0.29 | 4.21 |
| 15 | <i>C.15 - Manufacture of leather and related products</i> | 0.07 | | | 0 | 0 |
| 16 | <i>C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials</i> | 47.49 | | | 1.08 | 0.04 |
| 17 | <i>C.17 - Manufacture of pulp, paper and paperboard</i> | 11.8 | | | 0.1 | 0 |
| 18 | <i>C.18 - Printing and service activities related to printing</i> | 5.22 | | | 4.66 | 0 |
| 19 | <i>C.19 - Manufacture of coke oven products</i> | 0 | | 0.01 | 0 | 0 |
| 20 | <i>C.20 - Production of chemicals</i> | 5.2 | | | 0.03 | 0 |
| 21 | <i>C.21 - Manufacture of pharmaceutical preparations</i> | 0 | | | 0 | 0 |
| 22 | <i>C.22 - Manufacture of rubber products</i> | 8.33 | | | 1 | 0.52 |
| 23 | <i>C.23 - Manufacture of other non-metallic mineral products</i> | 4.86 | | 0.34 | 0.1 | 0.15 |
| 24 | <i>C.24 - Manufacture of basic metals</i> | 0 | | | 0 | 0 |
| 25 | <i>C.25 - Manufacture of fabricated metal products, except machinery and equipment</i> | 38.14 | | | 0.13 | 0.42 |
| 26 | <i>C.26 - Manufacture of computer, electronic and optical products</i> | 1.7 | | | 0.02 | 0 |
| 27 | <i>C.27 - Manufacture of electrical equipment</i> | 5.41 | | | 0.01 | 0 |
| 28 | <i>C.28 - Manufacture of machinery and equipment n.e.c.</i> | 2.96 | | | 0.25 | 0 |

| | | | | | | |
|----|---|-----------------|--------------|------------|---------------|--------------|
| 29 | <i>C.29 - Manufacture of motor vehicles, trailers and semi-trailers</i> | 4.73 | | 0.46 | 0 | 0 |
| 30 | <i>C.30 - Manufacture of other transport equipment</i> | 8.17 | | | 0.12 | 0 |
| 31 | <i>C.31 - Manufacture of furniture</i> | 6.24 | | | 0.31 | 0.04 |
| 32 | <i>C.32 - Other manufacturing</i> | 6.9 | | 0 | 0.04 | 0.02 |
| 33 | <i>C.33 - Repair and installation of machinery and equipment</i> | 19.56 | | | 10.17 | 0 |
| 34 | D - Electricity, gas, steam and air conditioning supply | 79.19 | 0.7 | | 7.47 | 5.5 |
| 35 | <i>D35.1 - Electric power generation, transmission and distribution</i> | 45.27 | | | 5.63 | 4.9 |
| 36 | <i>D35.11 - Production of electricity</i> | 33.45 | | 2.12 | 5.63 | 4.88 |
| 37 | <i>D35.2 - Manufacture of gas; distribution of gaseous fuels through mains</i> | 0.66 | 0.7 | 1.17 | 0.48 | 0.05 |
| 38 | <i>D35.3 - Steam and air conditioning supply</i> | 33.26 | | | 1.36 | 0.55 |
| 39 | E - Water supply; sewerage, waste management and remediation activities | 32 | | | 1 | 1.08 |
| 40 | F - Construction | 171.16 | | | 20.28 | 4.22 |
| 41 | <i>F.41 - Construction of buildings</i> | 136.88 | | | 19.27 | 1.58 |
| 42 | <i>F.42 - Civil engineering</i> | 16.72 | | | 0.55 | 2.23 |
| 43 | <i>F.43 - Specialised construction activities</i> | 17.56 | | | 0.46 | 0.41 |
| 44 | G - Wholesale and retail trade; repair of motor vehicles and motorcycles | 173.4 | 34.24 | | 16.46 | 3.95 |
| 45 | H - Transportation and storage | 102.44 | | | 3.55 | 2.97 |
| 46 | <i>H.49 - Land transport and transport via pipelines</i> | 58.98 | | | 3.06 | 2.95 |
| 47 | <i>H.50 - Water transport</i> | 0.15 | | | 0.11 | 0 |
| 48 | <i>H.51 - Air transport</i> | 0.01 | | | 0 | 0 |
| 49 | <i>H.52 - Warehousing and support activities for transportation</i> | 43.3 | | | 0.38 | 0.02 |
| 50 | <i>H.53 - Postal and courier activities</i> | 0 | | | 0 | 0 |
| 51 | I - Accommodation and food service activities | 53.56 | | | 10.03 | 0.04 |
| 52 | L - Real estate activities | 505.28 | | | 37.58 | 14.24 |
| 53 | Exposures towards sectors other than those that highly contribute to climate change* | 312.55 | | | 10.04 | 4.78 |
| 54 | K - Financial and insurance activities | 0.12 | | | 0.01 | 0.02 |
| 55 | Exposures to other sectors (NACE codes J, M - U) | 312.43 | | 0.2 | 10.03 | 4.76 |
| 56 | TOTAL | 1,713.66 | 35.12 | 4.3 | 142.33 | 61.01 |

(continued)

| Sector/subsector | f | g | | h |
|------------------|---|---|-----------------------------------|-------|
| | | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (in M EUR) | | |
| | | Of which Stage 2 exposures | Of which non-performing exposures | |
| 1 | Exposures towards sectors that highly contribute to climate change* | -22.01 | -0.94 | -9.93 |
| 2 | A - Agriculture, forestry and fishing | -0.46 | -0.07 | -0.16 |
| 3 | B - Mining and quarrying | -0.04 | 0 | -0.01 |
| 4 | <i>B.05 - Mining of coal and lignite</i> | 0 | 0 | 0 |
| 5 | <i>B.06 - Extraction of crude petroleum and natural gas</i> | 0 | 0 | 0 |
| 6 | <i>B.07 - Mining of metal ores</i> | 0 | 0 | 0 |
| 7 | <i>B.08 - Other mining and quarrying</i> | -0.04 | 0 | -0.01 |
| 8 | <i>B.09 - Mining support service activities</i> | | | |
| 9 | C - Manufacturing | -3.46 | -0.08 | -2.17 |

| | | | | |
|----|---|-------|-------|--------|
| 10 | <i>C.10 - Manufacture of food products</i> | -1.67 | 0 | -1.61 |
| 11 | <i>C.11 - Manufacture of beverages</i> | 0 | 0 | 0 |
| 12 | <i>C.12 - Manufacture of tobacco products</i> | 0 | 0 | 0 |
| 13 | <i>C.13 - Manufacture of textiles</i> | -0.02 | -0.01 | 0 |
| 14 | <i>C.14 - Manufacture of wearing apparel</i> | -0.07 | 0 | -0.06 |
| 15 | <i>C.15 - Manufacture of leather and related products</i> | 0 | 0 | 0 |
| 16 | <i>C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials</i> | -0.51 | -0.01 | -0.04 |
| 17 | <i>C.17 - Manufacture of pulp, paper and paperboard</i> | -0.03 | 0 | 0 |
| 18 | <i>C.18 - Printing and service activities related to printing</i> | -0.02 | -0.01 | 0 |
| 19 | <i>C.19 - Manufacture of coke oven products</i> | 0 | 0 | 0 |
| 20 | <i>C.20 - Production of chemicals</i> | -0.02 | 0 | 0 |
| 21 | <i>C.21 - Manufacture of pharmaceutical preparations</i> | 0 | 0 | 0 |
| 22 | <i>C.22 - Manufacture of rubber products</i> | -0.43 | -0.01 | -0.36 |
| 23 | <i>C.23 - Manufacture of other non-metallic mineral products</i> | -0.12 | 0 | -0.09 |
| 24 | <i>C.24 - Manufacture of basic metals</i> | 0 | 0 | 0 |
| 25 | <i>C.25 - Manufacture of fabricated metal products, except machinery and equipment</i> | -0.43 | -0.01 | 0 |
| 26 | <i>C.26 - Manufacture of computer, electronic and optical products</i> | 0 | 0 | 0 |
| 27 | <i>C.27 - Manufacture of electrical equipment</i> | 0 | 0 | 0 |
| 28 | <i>C.28 - Manufacture of machinery and equipment n.e.c.</i> | -0.01 | 0 | 0 |
| 29 | <i>C.29 - Manufacture of motor vehicles, trailers and semi-trailers</i> | 0 | 0 | 0 |
| 30 | <i>C.30 - Manufacture of other transport equipment</i> | -0.01 | 0 | 0 |
| 31 | <i>C.31 - Manufacture of furniture</i> | -0.04 | 0 | 0 |
| 32 | <i>C.32 - Other manufacturing</i> | -0.03 | 0 | -0.01 |
| 33 | <i>C.33 - Repair and installation of machinery and equipment</i> | -0.05 | -0.03 | 0 |
| 34 | D - Electricity, gas, steam and air conditioning supply | -3.06 | -0.09 | -0.45 |
| 35 | <i>D35.1 - Electric power generation, transmission and distribution</i> | -2.7 | -0.07 | -0.44 |
| 36 | <i>D35.11 - Production of electricity</i> | -2.42 | -0.07 | -0.44 |
| 37 | <i>D35.2 - Manufacture of gas; distribution of gaseous fuels through mains</i> | -0.01 | -0.01 | 0 |
| 38 | <i>D35.3 - Steam and air conditioning supply</i> | -0.35 | -0.01 | -0.01 |
| 39 | E - Water supply; sewerage, waste management and remediation activities | -0.26 | -0.02 | -0.03 |
| 40 | F - Construction | -4.13 | -0.24 | -1.38 |
| 41 | <i>F.41 - Construction of buildings</i> | -2.44 | -0.18 | -0.14 |
| 42 | <i>F.42 - Civil engineering</i> | -1.28 | -0.04 | -1.1 |
| 43 | <i>F.43 - Specialised construction activities</i> | -0.41 | -0.02 | -0.14 |
| 44 | G - Wholesale and retail trade; repair of motor vehicles and motorcycles | -1.8 | -0.11 | -0.79 |
| 45 | H - Transportation and storage | -1.51 | -0.06 | -0.91 |
| 46 | <i>H.49 - Land transport and transport via pipelines</i> | -1.21 | -0.05 | -0.9 |
| 47 | <i>H.50 - Water transport</i> | 0 | 0 | 0 |
| 48 | <i>H.51 - Air transport</i> | 0 | 0 | 0 |
| 49 | <i>H.52 - Warehousing and support activities for transportation</i> | -0.3 | -0.01 | -0.01 |
| 50 | <i>H.53 - Postal and courier activities</i> | 0 | 0 | 0 |
| 51 | I - Accommodation and food service activities | -0.24 | -0.08 | -0.02 |
| 52 | L - Real estate activities | -7.05 | -0.19 | -4.01 |
| 53 | Exposures towards sectors other than those that highly contribute to climate change* | -6.59 | -0.4 | -0.54 |
| 54 | K - Financial and insurance activities | -0.02 | 0 | 0 |
| 55 | Exposures to other sectors (NACE codes J, M - U) | -6.57 | -0.4 | -0.54 |
| 56 | TOTAL | -28.6 | -1.34 | -10.47 |

(continued)

| | Sector/subsector | i | j | k | l | m | n | o | p |
|----|---|---|-------------------------------------|---|------------|----------------------|-----------------------|------------|---------------------------|
| | | GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent) | Of which Scope 3 financed emissions | GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting | <= 5 years | > 5 year <= 10 years | > 10 year <= 20 years | > 20 years | Average weighted maturity |
| 1 | Exposures towards sectors that highly contribute to climate change* | 307,863.04 | 18,316.19 | 4.306 | 1,248.37 | 55.97 | 95.85 | 0.92 | 3.95 |
| 2 | A - Agriculture, forestry and fishing | 46,623.44 | | 0 | 46.03 | 7.49 | 0.36 | 0 | 3.05 |
| 3 | B - Mining and quarrying | 11,928.52 | | 0 | 9.88 | 0 | 0 | 0 | 3.12 |
| 4 | <i>B.05 - Mining of coal and lignite</i> | | | | 0 | 0 | 0 | 0 | 0 |
| 5 | <i>B.06 - Extraction of crude petroleum and natural gas</i> | 2,633.72 | | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | <i>B.07 - Mining of metal ores</i> | | | | 0 | 0 | 0 | 0 | 0 |
| 7 | <i>B.08 - Other mining and quarrying</i> | 9,294.81 | | 0 | 9.88 | 0 | 0 | 0 | 3.12 |
| 8 | <i>B.09 - Mining support service activities</i> | | | | 0 | 0 | 0 | 0 | 0 |
| 9 | C - Manufacturing | 59,440.82 | | 1.718 | 208.2 | 11.38 | 0 | 0.74 | 2.16 |
| 10 | <i>C.10 - Manufacture of food products</i> | 7,486.84 | | 0.153 | 30.52 | 1.25 | 0 | 0.01 | 0.93 |
| 11 | <i>C.11 - Manufacture of beverages</i> | 81.94 | | 0 | 0.6 | 0 | 0 | 0 | 3.27 |
| 12 | <i>C.12 - Manufacture of tobacco products</i> | | | | 0 | 0 | 0 | 0 | 0 |
| 13 | <i>C.13 - Manufacture of textiles</i> | 1,124.14 | | 0 | 4.47 | 0 | 0 | 0 | 1.94 |
| 14 | <i>C.14 - Manufacture of wearing apparel</i> | 1,464.60 | | 0 | 6.69 | 0 | 0 | 0 | 1.54 |
| 15 | <i>C.15 - Manufacture of leather and related products</i> | 3.87 | | 0 | 0.07 | 0 | 0 | 0 | 1.99 |
| 16 | <i>C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials</i> | 11,857.35 | | 0.154 | 46.6 | 0.89 | 0 | 0 | 3.07 |
| 17 | <i>C.17 - Manufacture of pulp, paper and paperboard</i> | 1,060.60 | | 0 | 11.27 | 0.53 | 0 | 0 | 3.28 |
| 18 | <i>C.18 - Printing and service activities related to printing</i> | 729.47 | | 0 | 5.21 | 0.01 | 0 | 0 | 2.96 |
| 19 | <i>C.19 - Manufacture of coke oven products</i> | | | | 0 | 0 | 0 | 0 | 0 |
| 20 | <i>C.20 - Production of chemicals</i> | 6,623.90 | | 0 | 4.47 | 0 | 0 | 0.73 | 0.89 |
| 21 | <i>C.21 - Manufacture of pharmaceutical preparations</i> | | | | 0 | 0 | 0 | 0 | 0 |
| 22 | <i>C.22 - Manufacture of rubber products</i> | 6,465.01 | | 0 | 3.96 | 4.37 | 0 | 0 | 3.82 |
| 23 | <i>C.23 - Manufacture of other non-metallic mineral products</i> | 861.20 | | 0 | 4.86 | 0 | 0 | 0 | 1.78 |
| 24 | <i>C.24 - Manufacture of basic metals</i> | | | | 0 | 0 | 0 | 0 | 0 |
| 25 | <i>C.25 - Manufacture of fabricated metal products, except machinery and equipment</i> | 3,927.22 | | 0.303 | 36.24 | 1.9 | 0 | 0 | 2.16 |
| 26 | <i>C.26 - Manufacture of computer, electronic and optical products</i> | 325.98 | | 0 | 0.14 | 1.56 | 0 | 0 | 5.4 |
| 27 | <i>C.27 - Manufacture of electrical equipment</i> | 623.81 | | 0.226 | 4.67 | 0.74 | 0 | 0 | 3.63 |
| 28 | <i>C.28 - Manufacture of machinery and equipment n.e.c.</i> | 333.00 | | 0 | 2.91 | 0.05 | 0 | 0 | 1.86 |
| 29 | <i>C.29 - Manufacture of motor vehicles, trailers and semi-trailers</i> | 483.90 | 422.07 | 0.311 | 4.73 | 0 | 0 | 0 | 0.09 |
| 30 | <i>C.30 - Manufacture of other transport equipment</i> | 13,636.70 | 11,610.48 | 0.382 | 8.17 | 0 | 0 | 0 | 0.29 |
| 31 | <i>C.31 - Manufacture of furniture</i> | 479.21 | | 0.189 | 6.16 | 0.08 | 0 | 0 | 2.35 |
| 32 | <i>C.32 - Other manufacturing</i> | 343.39 | | 0 | 6.9 | 0 | 0 | 0 | 2.43 |

| | | | | | | | | | |
|----|---|-------------------|------------------|--------------|-----------------|--------------|---------------|-------------|-------------|
| 33 | <i>C.33 - Repair and installation of machinery and equipment</i> | 1,528.69 | | 0 | 19.56 | 0 | 0 | 0 | 0.59 |
| 34 | D - Electricity, gas, steam and air conditioning supply | 31,740.39 | | 0.332 | 52.26 | 4.75 | 22.17 | 0.01 | 6.86 |
| 35 | <i>D35.1 - Electric power generation, transmission and distribution</i> | 7,201.19 | | 0 | 44.36 | 0.9 | 0 | 0.01 | 2.54 |
| 36 | <i>D35.11 - Production of electricity</i> | 7,198.78 | | 0 | 32.54 | 0.9 | 0 | 0.01 | 2.97 |
| 37 | <i>D35.2 - Manufacture of gas; distribution of gaseous fuels through mains</i> | 31.49 | | 0 | 0.66 | 0 | 0 | 0 | 2.75 |
| 38 | <i>D35.3 - Steam and air conditioning supply</i> | 23,485.87 | | 0.128 | 7.24 | 3.85 | 22.17 | 0 | 12.39 |
| 39 | E - Water supply; sewerage, waste management and remediation activities | 4,731.21 | | 0 | 16.26 | 2.27 | 13.47 | 0 | 8.9 |
| 40 | F - Construction | 7,019.29 | | 0 | 165.89 | 3.51 | 1.75 | 0.01 | 2.99 |
| 41 | <i>F.41 - Construction of buildings</i> | 3,861.19 | | 0 | 133.62 | 3.11 | 0.14 | 0.01 | 2.57 |
| 42 | <i>F.42 - Civil engineering</i> | 1,603.12 | | 0 | 16.72 | 0 | 0 | 0 | 2.86 |
| 43 | <i>F.43 - Specialised construction activities</i> | 1,554.98 | | 0 | 15.55 | 0.4 | 1.61 | 0 | 3.67 |
| 44 | G - Wholesale and retail trade; repair of motor vehicles and motorcycles | 59,098.24 | 447.9 | 0.04 | 169.25 | 4.06 | 0 | 0.09 | 2.39 |
| 45 | H - Transportation and storage | 59,567.83 | | 0.647 | 100.84 | 1.59 | 0 | 0.01 | 3.04 |
| 46 | <i>H.49 - Land transport and transport via pipelines</i> | 56,105.90 | | 0.647 | 57.44 | 1.53 | 0 | 0.01 | 2.86 |
| 47 | <i>H.50 - Water transport</i> | 19.81 | | 0 | 0.15 | 0 | 0 | 0 | 1.79 |
| 48 | <i>H.51 - Air transport</i> | 0.43 | | 0 | 0.01 | 0 | 0 | 0 | 2.76 |
| 49 | <i>H.52 - Warehousing and support activities for transportation</i> | 3,440.55 | | 0 | 43.24 | 0.06 | 0 | 0 | 2.78 |
| 50 | <i>H.53 - Postal and courier activities</i> | 1.15 | | 0 | 0 | 0 | 0 | 0 | 0 |
| 51 | I - Accommodation and food service activities | 1,396.32 | | 0 | 47.56 | 6 | 0 | 0 | 3.31 |
| 52 | L - Real estate activities | 26,316.98 | 5,835.74 | 1.569 | 432.2 | 14.92 | 58.1 | 0.06 | 4.58 |
| 53 | Exposures towards sectors other than those that highly contribute to climate change* | | | | 266.08 | 9.65 | 35.41 | 1.41 | 4.37 |
| 54 | K - Financial and insurance activities | | | | 0.09 | 0 | 0 | 0.03 | 1.42 |
| 55 | Exposures to other sectors (NACE codes J, M - U) | | | | 265.99 | 9.65 | 35.41 | 1.38 | 4.18 |
| 56 | TOTAL | 307,863.04 | 18,316.19 | 4.306 | 1,514.45 | 65.62 | 131.26 | 2.33 | 4.03 |

* In accordance with the Commission delegated regulation (EU) 2020/1818 supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006

Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation part contains information on positions if they fall into these sectors: B.05, B.06, B.08.92, B.09.1, C.19, D.35.2, G.46.71, G.47.3, H.49.5.

Template 2: Banking book - Climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral

| Counterparty sector | Total gross carrying amount (in M EUR) | | | | | | |
|---|---|---------------|---------------|---------------|---------------|-----------|-----------|
| | Level of energy efficiency (EP score in kWh/m ² of collateral) | | | | | | |
| | 0; <= 100 | > 100; <= 200 | > 200; <= 300 | > 300; <= 400 | > 400; <= 500 | > 500 | |
| 1 Total EU area | 1,905 | 747 | 101 | 43 | 16 | 10 | 26 |
| 2 Of which Loans collateralised by commercial immovable property | 1,081 | 403 | 45 | 29 | 6 | 3 | 5 |
| 3 Of which Loans collateralised by residential immovable property | 824 | 344 | 56 | 14 | 10 | 7 | 21 |

| | | | | | | | | | |
|----|--|---|---|---|---|---|---|---|---|
| 4 | Of which Collateral obtained by taking possession: residential and commercial immovable properties | | | | | | | | |
| 5 | Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated | | | | | | | | |
| 6 | Total non-EU area | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 7 | Of which Loans collateralised by commercial immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 8 | Of which Loans collateralised by residential immovable property | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 9 | Of which Collateral obtained by taking possession: residential and commercial immovable properties | | | | | | | | |
| 10 | Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated | | | | | | | | |

(continued)

| | | h | i | j | k | l | m | n | o | p | |
|---------------------|--|--|-----|----|----|----|----|-----|--|---|--|
| | | Total gross carrying amount (in MEUR) | | | | | | | | | |
| | | Level of energy efficiency (EPC label of collateral) | | | | | | | Without EPC label of collateral | | |
| Counterparty sector | | A | B | C | D | E | F | G | Of which level of energy efficiency (EP score in kWh/m ² of collateral) estimated | | |
| 1 | Total EU area | 411 | 289 | 95 | 81 | 36 | 78 | 145 | 772 | | |
| 2 | Of which Loans collateralised by commercial immovable property | 183 | 170 | 56 | 53 | 26 | 41 | 16 | 535 | | |
| 3 | Of which Loans collateralised by residential immovable property | 228 | 118 | 40 | 27 | 10 | 36 | 130 | 236 | | |
| 4 | Of which Collateral obtained by taking possession: residential and commercial immovable properties | | | | | | | | | | |
| 5 | Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated | | | | | | | | | | |
| 6 | Total non-EU area | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 7 | Of which Loans collateralised by commercial immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 8 | Of which Loans collateralised by residential immovable property | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | | |
| 9 | Of which Collateral obtained by taking possession: residential and commercial immovable properties | | | | | | | | | | |
| 10 | Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated | | | | | | | | | | |

Template 3: Banking book. Indicators of potential climate change-related transition risks. Alignment parameters

| | a | b | c | d | e | f | g |
|---|---|---------------------------------|--|--------------------|-------------------|----------------------------------|--------------------------------------|
| | Sector | NACE Sectors (a minima) | Portfolio gross carrying amount (Mn EUR) | Alignment metric** | Year of reference | Distance to IEA NZE2050 in % *** | Target (year of reference + 3 years) |
| 1 | Power | Please refer to the list below* | 50,68 | | | | |
| 2 | Fossil fuel combustion | | 10,54 | | | | |
| 3 | Automotive | | 4,73 | | | | |
| 4 | Aviation | | 0 | | | | |
| 5 | Maritime transport | | 0,15 | | | | |
| 6 | Cement, clinker and lime production | | 0 | | | | |
| 7 | Iron and steel, coke, and metal ore production | | 81,45 | | | | |
| 8 | Chemicals | | 0 | | | | |
| 9 | ... potential additions relevant to the business model of the institution | | 0 | | | | |

*** Point in Time (PiT) distance to 2030 NZE2050 scenario in % (for each metric)

* List of NACE sectors to be considered

| IEA sector | Column b - NACE Sectors (a minima) - Sectors required | | **Examples of metrics - non-exhaustive list. Institutions shall apply metrics defined by the IEA scenario |
|------------------------|---|------|---|
| Sector in the template | sector | code | |
| Maritime transport | shipping | 301 | Average tonnes of CO2 per passenger-km Average gCO ₂ /MJ and Average share of high carbon technologies (ICE). |
| Maritime transport | shipping | 3011 | |
| Maritime transport | shipping | 3012 | |
| Maritime transport | shipping | 3315 | |
| Maritime transport | shipping | 50 | |
| Maritime transport | shipping | 501 | |
| Maritime transport | shipping | 5010 | |
| Maritime transport | shipping | 502 | |
| Maritime transport | shipping | 5020 | |
| Maritime transport | shipping | 5222 | |
| Maritime transport | shipping | 5224 | |
| Maritime transport | shipping | 5229 | |
| Power | power | 27 | |
| Power | power | 2712 | |
| Power | power | 3314 | |
| Power | power | 35 | |
| Power | power | 351 | |
| Power | power | 3511 | |

| | | | | |
|--|-------------|------|---|--|
| Power | power | 3512 | | |
| Power | power | 3513 | | |
| Power | power | 3514 | | |
| Power | power | 4321 | | |
| Fossil fuel combustion | oil and gas | 91 | Average tons pf CO2 per GJ. and Average share of high carbon technologies (ICE). | |
| Fossil fuel combustion | oil and gas | 910 | | |
| Fossil fuel combustion | oil and gas | 192 | | |
| Fossil fuel combustion | oil and gas | 1920 | | |
| Fossil fuel combustion | oil and gas | 2014 | | |
| Fossil fuel combustion | oil and gas | 352 | | |
| Fossil fuel combustion | oil and gas | 3521 | | |
| Fossil fuel combustion | oil and gas | 3522 | | |
| Fossil fuel combustion | oil and gas | 3523 | | |
| Fossil fuel combustion | oil and gas | 4612 | | |
| Fossil fuel combustion | oil and gas | 4671 | | |
| Fossil fuel combustion | oil and gas | 6 | | |
| Fossil fuel combustion | oil and gas | 61 | | |
| Fossil fuel combustion | oil and gas | 610 | | |
| Fossil fuel combustion | oil and gas | 62 | | |
| Fossil fuel combustion | oil and gas | 620 | | |
| Iron and steel, coke, and metal ore production | steel | 24 | | Average tonnes of CO2 per tonne of output and Average share of high carbon technologies (ICE). |
| Iron and steel, coke, and metal ore production | steel | 241 | | |
| Iron and steel, coke, and metal ore production | steel | 2410 | | |
| Iron and steel, coke, and metal ore production | steel | 242 | | |
| Iron and steel, coke, and metal ore production | steel | 2420 | | |
| Iron and steel, coke, and metal ore production | steel | 2434 | | |
| Iron and steel, coke, and metal ore production | steel | 244 | | |
| Iron and steel, coke, and metal ore production | steel | 2442 | | |
| Iron and steel, coke, and metal ore production | steel | 2444 | | |
| Iron and steel, coke, and metal ore production | steel | 2445 | | |
| Iron and steel, coke, and metal ore production | steel | 245 | | |
| Iron and steel, coke, and metal ore production | steel | 2451 | | |
| Iron and steel, coke, and metal ore production | steel | 2452 | | |
| Iron and steel, coke, and metal ore production | steel | 25 | | |
| Iron and steel, coke, and metal ore production | steel | 251 | | |
| Iron and steel, coke, and metal ore production | steel | 2511 | | |
| Iron and steel, coke, and metal ore production | steel | 4672 | | |
| Iron and steel, coke, and metal ore production | coal | 5 | | |
| Iron and steel, coke, and metal ore production | coal | 51 | | |
| Iron and steel, coke, and metal ore production | coal | 510 | | |
| Iron and steel, coke, and metal ore production | coal | 52 | | |
| Iron and steel, coke, and metal ore production | coal | 520 | | |
| Iron and steel, coke, and metal ore production | steel | 7 | | |

| | | | |
|---|-------------------|------|--|
| <i>Iron and steel, coke, and metal ore production</i> | <i>steel</i> | 72 | |
| <i>Iron and steel, coke, and metal ore production</i> | <i>steel</i> | 729 | |
| <i>Fossil fuel combustion</i> | <i>coal</i> | 8 | Average tons of CO2 per GJ. and Average share of high carbon technologies (ICE). |
| <i>Fossil fuel combustion</i> | <i>coal</i> | 9 | |
| <i>Cement, clinker and lime production</i> | <i>cement</i> | 235 | Average tonnes of CO2 per tonne of output and Average share of high carbon technologies (ICE). |
| <i>Cement, clinker and lime production</i> | <i>cement</i> | 2351 | |
| <i>Cement, clinker and lime production</i> | <i>cement</i> | 2352 | |
| <i>Cement, clinker and lime production</i> | <i>cement</i> | 236 | |
| <i>Cement, clinker and lime production</i> | <i>cement</i> | 2361 | |
| <i>Cement, clinker and lime production</i> | <i>cement</i> | 2363 | |
| <i>Cement, clinker and lime production</i> | <i>cement</i> | 2364 | |
| <i>Cement, clinker and lime production</i> | <i>cement</i> | 811 | |
| <i>Cement, clinker and lime production</i> | <i>cement</i> | 89 | |
| <i>aviation</i> | <i>aviation</i> | 3030 | |
| <i>aviation</i> | <i>aviation</i> | 3316 | |
| <i>aviation</i> | <i>aviation</i> | 511 | |
| <i>aviation</i> | <i>aviation</i> | 5110 | |
| <i>aviation</i> | <i>aviation</i> | 512 | |
| <i>aviation</i> | <i>aviation</i> | 5121 | |
| <i>aviation</i> | <i>aviation</i> | 5223 | |
| <i>automotive</i> | <i>automotive</i> | 2815 | Average tonnes of CO2 per passenger-km and Average share of high carbon technologies (ICE). |
| <i>automotive</i> | <i>automotive</i> | 29 | |
| <i>automotive</i> | <i>automotive</i> | 291 | |
| <i>automotive</i> | <i>automotive</i> | 2910 | |
| <i>automotive</i> | <i>automotive</i> | 292 | |
| <i>automotive</i> | <i>automotive</i> | 2920 | |
| <i>automotive</i> | <i>automotive</i> | 293 | |
| <i>automotive</i> | <i>automotive</i> | 2932 | |

The Bank, in order to actively contribute to the goal of reducing climate change, in January of 2024 became a part of the international Science Based Targets initiative (SBTi) and committed to becoming a climate-neutral bank by 2050. The Bank plans to set near-term goals aligned with 2050 trajectory of goal implementation. By joining this initiative, the Bank undertakes to set goals and measures for the reduction of greenhouse gases and harmonize them with the standard of the SBTi initiative within the next two years, so the rest of the information about the harmonization parameters (template 3 (d) - (g) columns) is planned to be disclosed by the Bank's Risks and capital management report for 2025.

Template 4: Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive firms

The Bank used the Carbon Majors Database and the Climate Accountability Institute as sources to identify the 20 most carbon-intensive corporations worldwide. The Bank does not have positions in these companies.

Template 5: Banking book - Climate change physical risk: Exposures subject to physical risk

| | a | b | c | d | e | f | g |
|--|--|----------------------|-----------------------|------------|---------------------------|------|------|
| Variable: Geographical area subject to climate change physical risk - acute and chronic events | Gross carrying amount (M EUR) | | | | | | |
| | of which exposures sensitive to impact from climate change physical events | | | | | | |
| | Breakdown by maturity bucket | | | | | | |
| | <= 5 years | > 5 year <= 10 years | > 10 year <= 20 years | > 20 years | Average weighted maturity | | |
| 1 | A - Agriculture, forestry and fishing | 53.88 | 46.03 | 7.49 | 0.36 | 0 | 3.05 |
| 2 | B - Mining and quarrying | 9.88 | 9.88 | 0 | 0 | 0 | 3.12 |
| 3 | C - Manufacturing | 220.32 | 208.2 | 11.38 | 0 | 0.74 | 2.16 |
| 4 | D - Electricity, gas, steam and air conditioning supply | 79.19 | 52.26 | 4.75 | 22.17 | 0.01 | 6.86 |
| 5 | E - Water supply; sewerage, waste management and remediation activities | 32 | 16.26 | 2.27 | 13.47 | 0 | 8.9 |
| 6 | F - Construction | 171.16 | 165.89 | 3.51 | 1.75 | 0.01 | 2.99 |
| 7 | G - Wholesale and retail trade; repair of motor vehicles and motorcycles | 173.4 | 169.25 | 4.06 | 0 | 0.09 | 2.39 |
| 8 | H - Transportation and storage | 102.44 | 100.84 | 1.59 | 0 | 0.01 | 3.04 |
| 9 | L - Real estate activities | 505.28 | 432.2 | 14.92 | 58.1 | 0.06 | 4.58 |
| 10 | Loans collateralised by residential immovable property | 264.44 | 262.95 | 1.49 | 0 | 0 | 2.83 |
| 11 | Loans collateralised by commercial immovable property | 1081.45 | 1030.73 | 50.72 | 0 | 0 | 2.81 |
| 12 | Repossessed collaterals | 0 | 0 | 0 | 0 | 0 | 0 |
| 13 | Other relevant sectors (breakdown below where relevant) | 0 | 0 | 0 | 0 | 0 | 0 |

(continued)

| | a | h-j | k | l | m | n | o |
|---|--|----------------------------|-----------------------------------|--|-----------------------------------|-------|-------|
| Variable: Geographical area subject to climate change physical risk - acute and chronic events A - Agriculture, forestry and fishing | Gross carrying amount (M EUR) | | | | | | |
| | of which exposures sensitive to impact from climate change physical events | | | | | | |
| | of which exposures sensitive to impact from climate change events | Of which Stage 2 exposures | Of which non-performing exposures | Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions | | | |
| | | | | of which Stage 2 exposures | Of which non-performing exposures | | |
| 1 | B - Mining and quarrying | | 14.89 | 0.74 | -0.46 | -0.07 | -0.16 |
| 2 | C - Manufacturing | | 0 | 0.04 | -0.04 | 0 | -0.01 |
| 3 | D - Electricity, gas, steam and air conditioning supply | | 21.03 | 23.45 | -3.46 | -0.08 | -2.17 |
| 4 | E - Water supply; sewerage, waste management and remediation activities | | 7.47 | 5.5 | -3.06 | -0.09 | -0.45 |
| 5 | F - Construction | | 1 | 1.08 | -0.26 | -0.02 | -0.03 |
| 6 | G - Wholesale and retail trade; repair of motor vehicles and motorcycles | | 20.28 | 4.22 | -4.13 | -0.24 | -1.38 |
| 7 | H - Transportation and storage | | 16.46 | 3.95 | -1.8 | -0.11 | -0.79 |
| 8 | L - Real estate activities | | 3.55 | 2.97 | -1.51 | -0.06 | -0.91 |

| | | | | | | | |
|----|--|--|--------|-------|--------|-------|-------|
| 9 | Loans collateralised by residential immovable property | | 37.58 | 14.24 | -7.05 | -0.19 | -4.01 |
| 10 | Loans collateralised by commercial immovable property | | 22.41 | 5.76 | -4.09 | -0.13 | -2.76 |
| 11 | Repossessed collaterals | | 117.04 | 43.72 | -12.14 | -0.56 | -6.71 |
| 12 | Other relevant sectors (breakdown below where relevant) | | 0 | 0 | 0 | 0 | 0 |
| 13 | Variable: Geographical area subject to climate change physical risk - acute and chronic events | | 0 | 0 | 0 | 0 | 0 |

According to our analysis and based on Lithuanian Hydrometeorological Service report for physical risks, dated 2023 (Lietuvos hidrometeorologijos tarnybos "Klimato kaitos rizikų XXI a. viduriui studija", or the Report), the Bank does not have loans collateralised with immovable property and on repossessed real estate collateral that are exposed to chronic and acute climate-related hazards. The Report reveals the level of physical risks (chronic and acute) for different time horizons and different districts within the country which is low or medium, no high risk identified.

Template 6. Summary of GAR KPIs

| | KPI | | | % coverage (over total assets)* |
|-----------|---------------------------|---------------------------|---|---------------------------------|
| | Climate change mitigation | Climate change adaptation | Total (Climate change mitigation + Climate change adaptation) | |
| GAR stock | 1.4% | 0.1% | 1.5% | 69.79% |
| GAR flow | 22.2% | 18.0% | 22.1% | 0.23% |

* % of assets covered by the KPI over banks' total assets

Template 7 - Mitigating actions: Assets for the calculation of GAR

| | | a | b | c | d | e | f |
|---|---|-----------------------------|--|-------------|------------------------------|-----------------------|-------------------|
| Million EUR | | Total gross carrying amount | Disclosure reference date 30-06-2024 | | | | |
| | | | Climate Change Mitigation (CCM) | | | | |
| | | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | |
| | | | Of which environmentally sustainable (Taxonomy-aligned) | | | | |
| | | | | | Of which specialised lending | Of which transitional | Of which enabling |
| GAR - Covered assets in both numerator and denominator | | | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation | 1,601.94 | 843.01 | 48.35 | | | |
| 2 | Financial corporations | 169.08 | 0.71 | 0.49 | | | |
| 3 | Credit institutions | 9.66 | | | | | |
| 4 | Loans and advances | 5.26 | | | | | |
| 5 | Debt securities, including UoP | 2.35 | | | | | |
| 6 | Equity instruments | 2.05 | | | | | |
| 7 | Other financial corporations | 159.42 | 0.71 | 0.49 | | | |
| 8 | of which investment firms | | | | | | |
| 9 | Loans and advances | 136.13 | | | | | |
| 10 | Debt securities, including UoP | 22.8 | 0.71 | 0.49 | | | |
| 11 | Equity instruments | 0.49 | | | | | |
| 12 | of which management companies | | | | | | |
| 13 | Loans and advances | | | | | | |
| 14 | Debt securities, including UoP | | | | | | |
| 15 | Equity instruments | | | | | | |
| 16 | of which insurance undertakings | | | | | | |

| | | | | | | | |
|--|---|-----------------|---------------|--------------|--|--|--|
| 17 | Loans and advances | | | | | | |
| 18 | Debt securities, including UoP | | | | | | |
| 19 | Equity instruments | | | | | | |
| 20 | Non-financial corporations (subject to NFRD disclosure obligations) | 33.51 | 13.65 | 4.96 | | | |
| 21 | Loans and advances | | | | | | |
| 22 | Debt securities, including UoP | 33.12 | 13.65 | 4.96 | | | |
| 23 | Equity instruments | 0.39 | | | | | |
| 24 | Households | 1347.7 | 828.64 | 42.90 | | | |
| 25 | of which loans collateralised by residential immovable property | 822.58 | 822.58 | 42.90 | | | |
| 26 | of which building renovation loans | 86.15 | 4.17 | | | | |
| 27 | of which motor vehicle loans | 38.78 | 1.89 | | | | |
| 28 | Local governments financing | 51.65 | | | | | |
| 29 | Housing financing | | | | | | |
| 30 | Other local governments financing | 51.65 | | | | | |
| 31 | Collateral obtained by taking possession: residential and commercial immovable properties | | | | | | |
| 32 | TOTAL GAR ASSETS | 1,601.94 | | | | | |
| Assets excluded from the numerator for GAR calculation (covered in the denominator) | | | | | | | |
| 33 | EU Non-financial corporations (not subject to NFRD disclosure obligations) | 1,654.38 | | | | | |
| 34 | Loans and advances | 1,654.38 | | | | | |
| 35 | Debt securities | | | | | | |
| 36 | Equity instruments | | | | | | |
| 37 | Non-EU Non-financial corporations (not subject to NFRD disclosure obligations) | 8.58 | | | | | |
| 38 | Loans and advances | | | | | | |
| 39 | Debt securities | 8.58 | | | | | |
| 40 | Equity instruments | | | | | | |
| 41 | Derivatives | | | | | | |
| 42 | On demand interbank loans | | | | | | |
| 43 | Cash and cash-related assets | | | | | | |
| 44 | Other assets (e.g. Goodwill, commodities etc.) | 116.44 | | | | | |
| 45 | TOTAL ASSETS IN THE DENOMINATOR (GAR) | 3,381.34 | | | | | |
| Other assets excluded from both the numerator and denominator for GAR calculation | | | | | | | |
| 46 | Sovereigns | 667.99 | | | | | |
| 47 | Central banks exposure | 15.6 | | | | | |
| 48 | Trading book | 1,463.5 | | | | | |
| 49 | TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR | 4,844.84 | | | | | |
| 50 | TOTAL ASSETS | 667.99 | | | | | |

| (continued) | | g | h | i | j | k |
|---|---|--|-------------|------------------------------|---------------------|-------------------|
| | | Disclosure reference date 30-06-2024 | | | | |
| | | Climate Change Adaptation (CCA) | | | | |
| Million EUR | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | |
| | | Of which environmentally sustainable (Taxonomy-aligned) | | | | |
| | | | | Of which specialised lending | Of which adaptation | Of which enabling |
| GAR - Covered assets in both numerator and denominator | | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation | | 1.59 | | | |
| 2 | Financial corporations | | | | | |
| 3 | Credit institutions | | | | | |
| 4 | Loans and advances | | | | | |
| 5 | Debt securities, including UoP | | | | | |
| 6 | Equity instruments | | | | | |
| 7 | Other financial corporations | | | | | |
| 8 | of which investment firms | | | | | |
| 9 | Loans and advances | | | | | |
| 10 | Debt securities, including UoP | | | | | |
| 11 | Equity instruments | | | | | |
| 12 | of which management companies | | | | | |
| 13 | Loans and advances | | | | | |
| 14 | Debt securities, including UoP | | | | | |
| 15 | Equity instruments | | | | | |
| 16 | of which insurance undertakings | | | | | |
| 17 | Loans and advances | | | | | |
| 18 | Debt securities, including UoP | | | | | |
| 19 | Equity instruments | | | | | |
| 20 | Non-financial corporations (subject to NFRD disclosure obligations) | | 1.59 | | | |
| 21 | Loans and advances | | | | | |
| 22 | Debt securities, including UoP | | 1.59 | | | |
| 23 | Equity instruments | | | | | |
| 24 | Households | | | | | |
| 25 | of which loans collateralised by residential immovable property | | | | | |
| 26 | of which building renovation loans | | | | | |
| 27 | of which motor vehicle loans | | | | | |
| 28 | Local governments financing | | | | | |
| 29 | Housing financing | | | | | |
| 30 | Other local governments financing | | | | | |
| 31 | Collateral obtained by taking possession: residential and commercial immovable properties | | | | | |
| 32 | TOTAL GAR ASSETS | | | | | |

| Assets excluded from the numerator for GAR calculation (covered in the denominator) | |
|---|---|
| 33 | EU Non-financial corporations (not subject to NFRD disclosure obligations) |
| 34 | Loans and advances |
| 35 | Debt securities |
| 36 | Equity instruments |
| 37 | Non-EU Non-financial corporations (not subject to NFRD disclosure obligations) |
| 38 | Loans and advances |
| 39 | Debt securities |
| 40 | Equity instruments |
| 41 | Derivatives |
| 42 | On demand interbank loans |
| 43 | Cash and cash-related assets |
| 44 | Other assets (e.g. Goodwill, commodities etc.) |
| 45 | TOTAL ASSETS IN THE DENOMINATOR (GAR) |
| Other assets excluded from both the numerator and denominator for GAR-calculation | |
| 46 | Sovereigns |
| 47 | Central banks exposure |
| 48 | Trading book |
| 49 | TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR |
| 50 | TOTAL ASSETS |

(continued)

| | | l | m | n | o | p |
|--|---|--|-------------|------------------------------|----------------------------------|-------------------|
| | | Disclosure reference date 30-06-2024 | | | | |
| | | TOTAL (CCM + CCA) | | | | |
| | | Of which towards taxonomy relevant sectors (Taxonomy-eligible) | | | | |
| | | Of which environmentally sustainable (Taxonomy-aligned) | | | | |
| | | | | Of which specialised lending | Of which transitional/adaptation | Of which enabling |
| Million EUR | | | | | | |
| GAR - Covered assets in both numerator and denominator | | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not HfT eligible for GAR calculation | 843.01 | 49.94 | | | |
| 2 | Financial corporations | 0.71 | 0.49 | | | |
| 3 | Credit institutions | | | | | |
| 4 | Loans and advances | | | | | |
| 5 | Debt securities, including UoP | | | | | |
| 6 | Equity instruments | | | | | |
| 7 | Other financial corporations | 0.71 | 0.49 | | | |
| 8 | of which investment firms | | | | | |
| 9 | Loans and advances | | | | | |
| 10 | Debt securities, including UoP | 0.71 | 0.49 | | | |
| 11 | Equity instruments | | | | | |
| 12 | of which management companies | | | | | |

| | | | | | |
|--|---|---------------|--------------|--|--|
| 13 | Loans and advances | | | | |
| 14 | Debt securities, including UoP | | | | |
| 15 | Equity instruments | | | | |
| 16 | of which insurance undertakings | | | | |
| 17 | Loans and advances | | | | |
| 18 | Debt securities, including UoP | | | | |
| 19 | Equity instruments | | | | |
| 20 | Non-financial corporations (subject to NFRD disclosure obligations) | 13.65 | 6.55 | | |
| 21 | Loans and advances | | | | |
| 22 | Debt securities, including UoP | 13.65 | 6.55 | | |
| 23 | Equity instruments | | | | |
| 24 | Households | 828.64 | 42.90 | | |
| 25 | of which loans collateralised by residential immovable property | 822.58 | 42.90 | | |
| 26 | of which building renovation loans | 4.17 | | | |
| 27 | of which motor vehicle loans | 1.89 | | | |
| 28 | Local governments financing | | | | |
| 29 | Housing financing | | | | |
| 30 | Other local governments financing | | | | |
| 31 | Collateral obtained by taking possession: residential and commercial immovable properties | | | | |
| 32 | TOTAL GAR ASSETS | | | | |
| Assets excluded from the numerator for GAR calculation (covered in the denominator) | | | | | |
| 33 | EU Non-financial corporations (not subject to NFRD disclosure obligations) | | | | |
| 34 | Loans and advances | | | | |
| 35 | Debt securities | | | | |
| 36 | Equity instruments | | | | |
| 37 | Non-EU Non-financial corporations (not subject to NFRD disclosure obligations) | | | | |
| 38 | Loans and advances | | | | |
| 39 | Debt securities | | | | |
| 40 | Equity instruments | | | | |
| 41 | Derivatives | | | | |
| 42 | On demand interbank loans | | | | |
| 43 | Cash and cash-related assets | | | | |
| 44 | Other assets (e.g. Goodwill, commodities etc.) | | | | |
| 45 | TOTAL ASSETS IN THE DENOMINATOR (GAR) | | | | |
| Other assets excluded from both the numerator and denominator for GAR-calculation | | | | | |
| 46 | Sovereigns | | | | |
| 47 | Central banks exposure | | | | |
| 48 | Trading book | | | | |
| 49 | TOTAL ASSETS EXCLUDED FROM NUMERATOR AND DENOMINATOR | | | | |
| 50 | TOTAL ASSETS | | | | |

Template 8 - GAR (%)

| | a | b | c | d | e | f | g | h | i | j |
|--|---|-------|------------------------------|-----------------------|-------------------|---|------------------------------|---------------------|-------------------|---|
| | Disclosure reference date 30-06-2024: KPIs on stock | | | | | | | | | |
| | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | |
| % (compared to total covered assets in the denominator)) | Proportion of eligible assets funding taxonomy relevant sectors | | | | | Proportion of eligible assets funding taxonomy relevant sectors | | | | |
| | Of which environmentally sustainable | | | | | Proportion of eligible assets funding taxonomy relevant sectors | | | | |
| | | | Of which specialised lending | Of which transitional | Of which enabling | | Of which specialised lending | Of which adaptation | Of which enabling | |
| 1 | GAR | | | | | | | | | |
| 2 | Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation | 24.93 | 1.43 | | | | 0.05 | | | |
| 3 | Financial corporations | 0.02 | 0.01 | | | | | | | |
| 4 | Credit institutions | | | | | | | | | |
| 5 | Other financial corporations | 0.02 | 0.01 | | | | | | | |
| 6 | of which investment firms | | | | | | | | | |
| 7 | of which management companies | | | | | | | | | |
| 8 | of which insurance undertakings | | | | | | | | | |
| 9 | Non-financial corporations subject to NFRD disclosure obligations | 0.40 | 0.15 | | | | 0.05 | | | |
| 10 | Households | 24.51 | 1.27 | | | | | | | |
| 11 | of which loans collateralised by residential immovable property | 24.33 | 1.27 | | | | | | | |
| 12 | of which building renovation loans | 0.12 | | | | | | | | |
| 13 | of which motor vehicle loans | 0.06 | | | | | | | | |
| 14 | Local government financing | | | | | | | | | |
| 15 | Housing financing | | | | | | | | | |
| 16 | Other local governments financing | | | | | | | | | |
| 17 | Collateral obtained by taking possession: residential and commercial immovable properties | | | | | | | | | |

(continued)

| | k | l | m | n | o | p |
|--|---|------------------------------|----------------------------------|-------------------|---|------------------------------------|
| | Disclosure reference date 30-06-2024: KPIs on stock | | | | | |
| | TOTAL (CCM + CCA) | | | | | |
| % (compared to total covered assets in the denominator)) | Proportion of eligible assets funding taxonomy relevant sectors | | | | | Proportion of total assets covered |
| | Of which environmentally sustainable | | | | | |
| | | Of which specialised lending | Of which transitional/adaptation | Of which enabling | | |
| 1 | GAR | | | | | |
| 1 | Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation | | | | | |

| | | | | | | | | | | |
|----|---|-------|------|--|--|--|--|--|--|-------|
| 2 | Financial corporations | | | | | | | | | |
| | | 24.93 | 1.48 | | | | | | | 52.62 |
| 3 | Credit institutions | 0.02 | 0.01 | | | | | | | 0.04 |
| 4 | Other financial corporations | | | | | | | | | |
| 5 | of which investment firms | 0.02 | 0.01 | | | | | | | 0.04 |
| 6 | of which management companies | | | | | | | | | |
| 7 | of which insurance undertakings | | | | | | | | | |
| 8 | Non-financial corporations subject to NFRD disclosure obligations | | | | | | | | | |
| 9 | Households | 0.40 | 0.19 | | | | | | | 0.85 |
| 10 | of which loans collateralised by residential immovable property | 24.51 | 1.27 | | | | | | | 51.73 |
| 11 | of which building renovation loans | 24.33 | 1.27 | | | | | | | 51.35 |
| 12 | of which motor vehicle loans | 0.12 | | | | | | | | 0.26 |
| 13 | Local government financing | 0.06 | | | | | | | | 0.12 |
| 14 | Housing financing | | | | | | | | | |
| 15 | Other local governments financing | | | | | | | | | |
| 16 | Collateral obtained by taking possession: residential and commercial immovable properties | | | | | | | | | |
| 17 | % (compared to total covered assets in the denominator)) | | | | | | | | | |

(continued)

| | q | r | s | t | u | v | w | x | y | z |
|----|---|------------------------------|-----------------------|-------------------|---|---|---------------------|-------------------|---|---|
| | Disclosure reference date 30-06-2024: KPIs on flows | | | | | | | | | |
| | Climate Change Mitigation (CCM) | | | | | Climate Change Adaptation (CCA) | | | | |
| | Proportion of new eligible assets funding taxonomy relevant sectors | | | | | Proportion of new eligible assets funding taxonomy relevant sectors | | | | |
| | Of which environmentally sustainable | | | | | Of which environmentally sustainable | | | | |
| | | Of which specialised lending | Of which transitional | Of which enabling | | Of which specialised lending | Of which adaptation | Of which enabling | | |
| | % (compared to total covered assets in the denominator)) | | | | | | | | | |
| 1 | GAR | | | | | | | | | |
| 2 | Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation | 10.22 | 22.24 | | | | 18.03 | | | |
| 3 | Financial corporations | 100.00 | 100.00 | | | | | | | |
| 4 | Credit institutions | | | | | | | | | |
| 5 | Other financial corporations | 100.00 | 100.00 | | | | | | | |
| 6 | of which investment firms | | | | | | | | | |
| 7 | of which management companies | | | | | | | | | |
| 8 | of which insurance undertakings | | | | | | | | | |
| 9 | Non-financial corporations subject to NFRD disclosure obligations | 100.00 | 13.45 | | | | 18.03 | | | |
| 10 | Households | 8.67 | 22.38 | | | | | | | |
| 11 | of which loans collateralised by residential immovable property | 8.30 | 22.38 | | | | | | | |
| 12 | of which building renovation loans | 78.66 | | | | | | | | |
| 13 | of which motor vehicle loans | 14.38 | | | | | | | | |
| 14 | Local government financing | | | | | | | | | |
| 15 | Housing financing | | | | | | | | | |
| 16 | Other local governments financing | | | | | | | | | |

| | | | | | | |
|----|---|--|--|--|--|--|
| 17 | Collateral obtained by taking possession: residential and commercial immovable properties | | | | | |
|----|---|--|--|--|--|--|

(continued)

| | | aa | ab | ac | ad | ae | af |
|--|---|---|------------------------------|----------------------------------|-------------------|----|--|
| | | Disclosure reference date 30-06-2024: KPIs on flows | | | | | |
| | | TOTAL (CCM + CCA) | | | | | |
| | | Proportion of new eligible assets funding taxonomy relevant sectors | | | | | Proportion of total new assets covered |
| | | Of which environmentally sustainable | | | | | |
| % (compared to total covered assets in the denominator)) | | | Of which specialised lending | Of which transitional/adaptation | Of which enabling | | |
| 1 | GAR | | | | | | |
| 2 | Loans and advances, debt securities and equity instruments not HFT eligible for GAR calculation | 10.18 | 22.11 | | | | 5.97 |
| 3 | Financial corporations | 100.00 | 100.00 | | | | 10.52 |
| 4 | Credit institutions | | | | | | |
| 5 | Other financial corporations | 100.00 | 100.00 | | | | 11.63 |
| 6 | of which investment firms | | | | | | |
| 7 | of which management companies | | | | | | |
| 8 | of which insurance undertakings | | | | | | |
| 9 | Non-financial corporations subject to NFRD disclosure obligations | 97.35 | 14.56 | | | | |
| 10 | Households | 8.67 | 22.38 | | | | 7.96 |
| 11 | of which loans collateralised by residential immovable property | 8.30 | 22.38 | | | | 7.91 |
| 12 | of which building renovation loans | 78.66 | | | | | |
| 13 | of which motor vehicle loans | 14.38 | | | | | 5.98 |
| 14 | Local government financing | | | | | | |
| 15 | Housing financing | | | | | | |
| 16 | Other local governments financing | | | | | | |
| 17 | Collateral obtained by taking possession: residential and commercial immovable properties | | | | | | |

Template 10 - Other climate change mitigating actions that are not covered in the EU Taxonomy

The Bank considers that it does not have any Banking book positions that could be classified as other climate change mitigating actions that are not covered in Regulation (EU) 2020/852.