ŠIAULIŲ BANKAS

CAPITAL REQUIREMENTS

Overview of RWAs

		RWAs		Minimum capital requirements
		30-09-2019	30-06-2019	30-09-2019
1	Credit risk (excluding CCR)	1,467,655	1,391,549	117,412
2	Of which the standardised approach	1,467,655	1,391,549	117,412
3	Of which the foundation IRB (FIRB) approach			
4	Of which the advanced IRB (AIRB) approach			
5	Of which equity IRB under the simple risk-weighted approach or the IMA			
6	CCR	788	375	63
7	Of which mark to market			
8	Of which original exposure			
9	Of which the standardised approach	788	375	63
10	Of which internal model method (IMM)			
11	Of which risk exposure amount for contributions to the default fund of a CCP			
12	Of which CVA			
13	Settlement risk			
14	Securitisation exposures in the banking book (after the cap)			
15	Of which IRB approach			
16	Of which IRB supervisory formula approach (SFA)			
17	Of which internal assessment approach (IAA)			
18	Of which standardised approach			
19	Market risk	24,705	19,234	1,976
20	Of which the standardised approach	24,705	19,234	1,976
21	Of which IMA			
22	Large exposures	-	-	-
23	Operational risk	140,419	140,419	11,234
24	Of which basic indicator approach	140,419	140,419	11,234
25	Of which standardised approach			
26	Of which advanced measurement approach			
27	Amounts below the thresholds for deduction (subject to 250% risk weight)			
28	Floor adjustment			
29	Total	1,633,568	1,551,577	130,685

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

		30-09-2019	30-06-2019	31-03-2019	31-12-2018
	Available capital (amounts)				
1	Common Equity Tier 1 (CET1) capital	251,049	252,324	252,165	219,617
2	Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	227,721	232,785	235,331	191,383
3	Tier 1 capital	251,049	252,324	252,165	219,617
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	227,721	232,785	235,331	191,383
5	Total capital	251,049	252,324	252,165	219, 617
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	227,721	232,785	235,331	191,383
	Risk-weighted assets (amounts)				
7	Total risk-weighted assets	1,633,568	1,551,577	1,482,240	1,453,905
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,621,286	1,540,092	1,472,592	1,438,102
	Capital ratios				
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	15.37%	16.26%	17.01%	15.11%
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	14.05%	15.12%	15.98%	13.31%
11	Tier 1 (as a percentage of risk exposure amount)	15.37%	16.26%	17.01%	15.11%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.05%	15.12%	15.98%	13.31%
13	Total capital (as a percentage of risk exposure amount)	15.37%	16.26%	17.01%	15.11%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.05%	15.12%	15.98%	13.31%
	Leverage ratio				
15	Leverage ratio total exposure measure	2,729,918	2,664,894	2,584,446	2,314,860
16	Leverage ratio	9.20%	9.47%	9.76%	9.49%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8.34%	8.74%	9.11%	8.27%