



AB SEB bankas

Capital Adequacy and Risk Management Consolidated Report (Pillar 3)

30 June 2020

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Table 1. Capital adequacy overview

	30 Jun 2020	31 Mar 2020 (restated)*	31 Mar 2020 (before restatement)*
Own funds			
Common Equity Tier 1 capital	762,252	756,635	756,635
Tier 1 capital	762,252	756,635	756,635
Total own funds	775,369	767,223	767,223
Own funds requirement			
Risk exposure amount	3,623,965	3,497,720	3,507,683
Expressed as own funds requirement	289,917	279,818	280,615
Common Equity Tier 1 capital ratio	21.0%	21.6%	21.6%
Tier 1 capital ratio	21.0%	21.6%	21.6%
Total capital ratio	21.4%	21.9%	21.9%
Own funds in relation to own funds requirement	2.67	2.74	2.73
Regulatory Common Equity Tier 1 capital requirement including buffer	9.0%	10.0%	10.0%
of which capital conservation buffer requirement	2.5%	2.5%	2.5%
of which systemic risk buffer requirement	0.0%	0.02%	0.02%
of which countercyclical capital buffer requirement	0.0%	1%	1.0%
of which : Global Systemically Important Institutions (G-SII) or Other Systemically Important Institutions (O-SII) buffer	2.0%	2.0%	2.0%
Common Equity Tier 1 capital available to meet buffer ²	16.5%	17.1%	17.1%
Leverage ratio			
Exposure measure for leverage ratio calculation	10,241,795	9,444,594	9,444,594
of which on balance sheet items	9,481,693	8,850,187	8,850,187
of which off balance sheet items	760,102	594,407	594,407
Leverage ratio	7.4%	8.0%	8.0%

1) Includes only Pillar I general minimum capital requirements.

2) CET1 ratio less minimum capital requirement of 4.5% excluding buffers. In addition to the CET1 requirements there is a total capital requirement of additional 3.5%.

*Risk exposure for market risk was recalculated for 31 March 2020 and restated in the report. The recalculation affected change in total risk exposure amount.

Table 2. Overview of risk exposure amounts

Breakdown by Risk Type	Risk Exposure Amount			Minimum own funds requirements
	30 Jun 2020	31 Mar 2020 (restated)*	31 Mar 2020 (before restatement)*	30 Jun 2020
Credit risk (excluding counterparty credit risk) (CCR)	3,435,467	3,308,336	3,308,336	274,837
<i>of which standardised approach (SA)</i>	500,647	305,254	305,254	40,052
<i>of which foundation internal rating-based (F-IRB) approach</i>	2,457,757	2,521,279	2,521,279	196,620
<i>of which advanced internal rating-based (A-IRB) approach</i>	477,063	481,803	481,803	38,165
Counterparty credit risk	12,223	12,084	12,084	978
<i>of which Marked to market</i>	12,223	12,084	12,084	978
<i>of which CVA</i>	-	-	-	-
Settlement risk	-	-	-	-
Securitisation exposures in banking book	-	-	-	-
Market risk	16,750	20,300	30,263	1,340
<i>of which standardised approach</i>	16,750	20,300	30,263	1,340
Large exposures	-	-	-	-
Operational risk	159,525	157,000	157,000	12,762
<i>of which advanced measurement approach</i>	159,525	157,000	157,000	12,762
Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-	-
Floor adjustment	-	-	-	-
Total	3,623,965	3,497,720	3,507,683	289,917

*Risk exposure for market risk was recalculated for 31 March 2020 and restated in the report. The recalculation affected change in total risk exposure amount.

Table 3. Own funds

Disclosure according to Article 4 in EU Regulation No 1423/2013

	30 Jun 2020	31 Dec 2019	Regulation (EU) no 575/2013 article reference
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	299,564	299,564	26(1), 27, 28, 29, EBA list 26 (3)
	299,564	299,564	EBA list 26(3)
2	279,680	176,465	26 (1) (c)
3	637	637	26 (1)
3a	203,750	189,251	26 (1) (f)
			Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts
4	-	-	486 (2)
5	-	-	84
5a	-	-	26 (2)
6	783,631	665,917	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	(890)	(1,304)	34, 105
8	(14,537)	(12,325)	36 (1) (b), 37
			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) are met) (negative amount)
10	-	-	36 (1) (c), 38
11	-	-	33 (1) (a)
12	(5,919)	(12,912)	36 (1) (d), 40, 159
13	-	-	32 (1)
14	(33)	(282)	33 (1) (b)
15	-	-	36 (1) (e), 41
16	-	-	36 (1) (f), 42
			Direct, indirect and synthetic holdings of the CET1 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)
17	-	-	36 (1) (g), 44
			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 the 10% threshold and net of eligible short positions) (negative amount)
18	-	-	36 (1) (h), 43, 45, 46, 49 (2) (3), 79
			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)
19	-	-	36 (1) (i), 43, 45, 47, 48, (1) (b), 49 (1) to (3), 79
20a	-	-	36 (1) (k)
20b	-	-	36 (1) (k) (i), 89 to 91, 36 (1) (k) (ii), 89 to 91, 243 (1) (b), 244 (1) (b), 258
20c	-	-	258
20d	-	-	36 (1) (k) (ii), 379(3)
			Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in 38 (3) are met) (negative amount)
21	-	-	36 (1) (c), 38, 48 (1) (a)
22	-	-	48 (1)
			Amount exceeding the 15% threshold (negative amount)
23	-	-	36 (1) (i), 48 (1) (b)
			of which: deferred tax assets arising from temporary differences
25	-	-	36 (1) (c), 38, 48 (1) (a)
25a	-	-	36 (1) (a)
25b	-	-	36 (1) (l)
26b	-	(209)	
			Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre CRR
27	-	-	36 (1) (j)
			Qualifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)
28	(21,379)	(27,032)	
29	762,252	638,885	

Table 3. Own funds (continued)

	30 Jun 2020	31 Dec 2019	Regulation (EU) no 575/2013 article reference
Additional Tier 1 (AT1) capital: instruments			
30	-	-	51, 52
31	-	-	
32	-	-	
Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1			
33	-	-	486 (3)
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			
34	-	-	85, 86
35	-	-	486 (3)
36	-	-	
Additional Tier 1 (AT1) capital before regulatory adjustments			
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	-	-	52 (1) (b), 56 (a), 57
Direct and indirect holdings by an institution of own AT1 Instruments (negative amount)			
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)			
38	-	-	56 (b), 58
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)			
39	-	-	56 (c), 59, 60, 79
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)			
40	-	-	56 (d), 59, 79
41	-	-	
42	-	-	56 (e)
43	-	-	
Total regulatory adjustments to Additional Tier 1 (AT1) capital			
44	-	-	
Additional Tier 1 (AT1) capital			
45	762,252	638,885	
Tier 2 (T2) capital: instruments and provisions			
46	-	-	62, 63
Capital instruments and the related share premium accounts			
Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2			
47	-	-	486 (4)
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			
48	-	-	87, 88
49	-	-	486 (4)
50	13,117	11,268	62 (c) (d)
51	13,117	11,268	
Tier 2 (T2) capital before regulatory adjustments			
Tier 2 (T2) capital: regulatory adjustments			
Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)			
52	-	-	63 (b) (i), 66 (a), 67
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)			
53	-	-	66 (b), 68
Direct and indirect 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)			
54	-	-	66 (c), 69, 70, 79
Direct and indirect 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)			
55	-	-	66 (d), 69, 79
56	-	-	
Empty Set in the EU			
Amounts to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre- CRR			
56c	-	-	
57	-	-	
Total regulatory adjustments to Tier 2 (T2) capital			
58	13,117	11,268	
Tier 2 (T2) capital			

Table 3. Own funds (continued)

	30 Jun 2020	31 Dec 2019	Regulation (EU) no 575/2013 article reference
59 Total capital (TC = T1 + T2)	775,369	650,153	
60 Total risk weighted assets	3,623,965	3,366,685	
Capital ratios and buffers			
61 Common Equity Tier 1 (as a percentage of risk exposure amount)	21.0%	19.0%	92 (2) (a)
62 Tier 1 (as a percentage of risk exposure amount)	21.0%	19.0%	92 (2) (b)
63 Total capital (as a percentage of risk exposure amount)	21.4%	19.3%	92 (2) (c)
64 capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount)	9.0%	10.0%	CRD 128, 129, 130, 131, 133
65 of which : capital conservation buffer requirements	2.5%	2.5%	
66 of which : countercyclical buffer requirements	0.0%	1.0%	
67 of which : systemic risk buffer requirements	0.0%	0.0%	
67a of which : Global Systemically Important Institutions (G-SII) or Other Systemically Important Institutions (O-SII) buffer	2.0%	2.0%	
68 Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	16.5%	14.5%	CRD 128
Amounts below the thresholds for deduction (before risk weighting)			
72 Direct and indirect holdings of the capital 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)	-	-	36 (1) (h), 45, 46, 56 (c), 59, 60, 66 (c), 69, 70
73 Direct and indirect holdings by the institution of the CET 1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	-	-	36 (1) (i), 45, 48
74 Empty Set in the EU	-	-	
75 Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	-	-	36 (1) (c), 38, 48
Applicable caps on the inclusion of provisions in Tier 2			
76 Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)	-	-	62
77 Cap on inclusion of credit risk adjustments in T2 under standardised approach	-	-	62
78 Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	13,117	11,268	62
79 Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	13,117	11,268	62
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)			
80 Current cap on CET1 instruments subject to phase out arrangements	-	-	484 (3), 486 (2) & (5)
81 Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-	-	484 (3), 486 (2) & (5)
82 Current cap on AT1 instruments subject to phase out arrangements	-	-	484 (4), 486 (3) & (5)
83 Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-	-	484 (4), 486 (3) & (5)
84 Current cap on T2 instruments subject to phase out arrangements	-	-	484 (4), 486 (3) & (5)
85 Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-	-	484 (4), 486 (3) & (5)

Table 4. Capital instruments' main features

Disclosure according to Article 3 in EU Regulation No 1423/2013

1	Issuer	AB SEB bankas, reg.No 125277981
2	Unique identifier (e.g. CUSIP, ISIN or Bloomberg identifier for private placement)	LT0000101347
3	Governing law(s) of the instrument	Law on Companies of Republic of Lithuania
Regulatory treatment		
4	Transitional CRR rules	Common Equity Tier 1
5	Post-transitional CRR rules	Common Equity Tier 1
6	Eligible at solo/(sub-)consolidated/ solo&(sub-)consolidated	Solo & consolidated
7	Instrument type (types to be specified by each jurisdiction)	Ordinary shares
8	Amount recognised in regulatory capital (Currency in million, as of most recent reporting date)	EUR 299,6 million
9	Nominal amount of instrument	EUR 299,6 million
9a	Issue price	par value EUR 19.4
9b	Redemption price	N/A
10	Accounting classification	Shareholders' equity
11	Original date of issuance	29-Nov-1990
12	Perpetual or dated	Perpetual
13	Original maturity date	Perpetual
14	Issuer call subject to prior supervisory approval	No
15	Optional call date, contingent call dates and redemption amount	N/A
16	Subsequent call dates, if applicable	N/A
Coupons / dividends		
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	Not related
19	Existence of a dividend stopper	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of amount)	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Non-cumulative or cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A
25	If convertible, fully or partially	N/A
26	If convertible, conversion rate	N/A
27	If convertible, mandatory or optional conversion	N/A
28	If convertible, specify instrument type convertible into	N/A
29	If convertible, specify issuer of instrument it converts into	N/A
30	Write-down features	No
31	If write-down, write-down trigger(s)	N/A
32	If write-down, full or partial	N/A
33	If write-down, permanent or temporary	N/A
34	If temporary write-down, description of write-up mechanism	N/A
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	N/A
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	N/A

N/A inserted if the question is not applicable.

Table 5. Leverage ratio

Disclosure according to EU Regulation 2016/200

	30 Jun 2020	31 Dec 2019
Summary reconciliation of accounting assets and leverage ratio exposures	Applicable amount	Applicable amount
1 Total assets as per published financial statements	9,495,557	8,538,240
2 Adjustment for entities which are consolidated for accounting purposes but are outside the scope of regulatory consolidation	-	-
3 (Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013)	-	-
4 Adjustments for derivative financial instruments	7,572	17,065
5 Adjustment for securities financing transactions (SFTs)	-	-
6 Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	760,102	598,925
(Adjustment for intragroup exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(7) of Regulation (EU) No 575/2013)	-	-
EU-6a (Adjustment for exposures excluded from the leverage ratio total exposure measure in accordance with Article 429(14) of Regulation (EU) No 575/2013)	-	-
EU-6b	-	-
7 Other adjustments	(21,436)	(26,811)
8 Leverage ratio total exposure measure	10,241,795	9,127,419

Table 5. Leverage ratio (continued)

	30 Jun 2020	31 Dec 2019
Leverage ratio common disclosure	CRR leverage ratio exposures	CRR leverage ratio exposures
On-balance sheet exposures (excluding derivatives and SFTs)		
1 On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	9,482,524	8,454,545
2 (Asset amounts deducted in determining Tier 1 capital)	(21,379)	(26,823)
Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	9,461,145	8,427,722
Derivative exposures		
4 Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	13,001	83,986
5 Add-on amounts for PFE associated with all derivatives transactions (mark- to-market method)	7,547	16,786
EU-5a Exposure determined under Original Exposure Method	-	-
6 Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
7 (Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
8 (Exempted CCP leg of client-cleared trade exposures)	-	-
9 Adjusted effective notional amount of written credit derivatives	-	-
10 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
11 Total derivatives exposures (sum of lines 4 to 10)	20,548	100,772
SFT exposures		
12 Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	-	-
13 (Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
14 Counterparty credit risk exposure for SFT assets	-	-
Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429b(4) and 222 of Regulation (EU) No 575/2013	-	-
EU-14a Agent transaction exposures	-	-
EU-15a (Exempted CCP leg of client-cleared SFT exposure)	-	-
16 Total securities financing transaction exposures (sum of lines 12 to 15a)	-	-
Other off-balance sheet exposures		
17 Off-balance sheet exposures at gross notional amount	1,316,125	1,278,164
18 (Adjustments for conversion to credit equivalent amounts)	(556,023)	(679,239)
19 Other off-balance sheet exposures (sum of lines 17 and 18)	760,102	598,925
Exempted exposures in accordance with Article 429(7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)		
(Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet))	-	-
EU-19a (Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet))	-	-
EU-19b	-	-
Capital and total exposure measure		
20 Tier 1 capital	762,252	638,885
21 Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	10,241,795	9,127,419
Leverage ratio		
22 Leverage ratio	7.4%	7.0%
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23 Choice on transitional arrangements for the definition of the capital measure	Transitional	Transitional
EU-24 Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) No 575/2013	-	-

Table 5. Leverage ratio (continued)

		30 Jun 2020	31 Dec 2019
Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)		CRR leverage ratio exposures	CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	9,482,524	8,454,545
EU-2	Trading book exposures	13,403	43,948
EU-3	Banking book exposures, of which:	9,469,121	8,410,597
EU-4	Covered bonds	-	-
EU-5	Exposures treated as sovereigns	2,236,170	1,900,506
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	-	-
EU-7	Institutions	1,260,867	198,141
EU-8	Secured by mortgages of immovable properties	4,175,714	4,396,158
EU-9	Retail exposures	263,964	257,326
EU-10	Corporate	1,262,955	1,359,000
EU-11	Exposures in default	60,653	61,109
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	208,798	238,357

Table 6. Credit risk mitigation techniques

	Exposures unsecured - Carrying amount	Exposures secured - Carrying amount	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
30 Jun 2020					
Total loans	4,271,453	4,580,673	4,244,315	336,358	-
Total debt securities	405,667	-	-	-	-
Total exposures	4,677,120	4,580,673	4,244,315	336,358	-
Of which defaulted	50,404	9,370	9,360	10	-

	Exposures unsecured - Carrying amount	Exposures secured - Carrying amount	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
31 Dec 2019					
Total loans	3,383,732	4,403,313	4,126,861	276,452	-
Total debt securities	385,358	-	-	-	-
Total exposures	3,769,090	4,403,313	4,126,861	276,452	-
Of which defaulted	20,491	43,647	39,106	4,541	-

Table 7. Credit quality of exposures by exposure class and instrument

	a	b	c	d	e	f	g
	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period 2020 H1	Net values a+b-c-d
	Defaulted exposures	Non-defaulted exposures					
30 Jun 2020							
Central governments or central banks	-	-	-	-	-	-	-
Institutions	-	73,177	2	-	-	1	73,175
Corporates	69,038	4,346,543	43,604	-	228,231	224	4,371,977
of which large corporates	8,433	2,635,699	10,708	-	46,586	107	2,633,424
of which SME corporates	36,216	1,620,203	22,419	-	147,957	112	1,634,000
of which Specialised Lending	24,389	90,641	10,477	-	33,688	5	104,553
Retail exposures	46,927	2,814,117	23,427	-	67,248	145	2,837,617
of which secured by real estate property	44,523	2,719,261	21,662	-	36,532	88	2,742,122
of which retail SME	1,484	36,739	720	-	862	6	37,503
of which other retail exposures	920	58,117	1,045	-	29,854	51	57,992
Total IRB approach	115,965	7,233,837	67,033	-	295,479	370	7,282,769
Central governments or central banks	-	2,168,079	-	-	-	-	2,168,079
Other exposures	1,638	1,632,809	780	-	2,521	144	1,633,667
Total Standardised approach	1,638	3,800,888	780	-	2,521	144	3,801,746
Total	117,603	11,034,725	67,813	-	298,000	514	11,084,515
Of which: Loans	109,396	8,803,434	60,704	-	298,000	514	8,852,126
Of which: Debt securities	-	405,667	-	-	-	-	405,667
Of which: Off-balance-sheet exposures	8,207	1,628,779	7,109	-	-	-	1,629,877

	a	b	c	d	e	f	g
	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period 2019 H2	Net values a+b-c-d
	Defaulted exposures	Non-defaulted exposures					
31 Dec 2019							
Central governments or central banks	-	-	-	-	-	-	-
Institutions	-	40,549	-	-	1	-	40,549
Corporates	65,417	4,391,677	33,011	-	183,445	1,887	4,424,083
of which large corporates	7,954	1,646,619	6,341	-	42,731	304	1,648,232
of which SME corporates	41,932	2,658,346	19,473	-	106,182	1,583	2,680,805
of which Specialised Lending	15,531	86,712	7,197	-	34,532	-	95,046
Retail exposures	49,714	2,753,626	21,756	-	132,607	464	2,781,584
of which secured by real estate property	47,141	2,655,026	19,869	-	94,113	328	2,682,298
of which retail SME	1,666	33,740	1,004	-	9,767	24	34,402
of which other retail exposures	907	64,860	883	-	28,727	112	64,884
Total IRB approach	115,131	7,185,852	54,767	-	316,053	2,351	7,246,216
Central governments or central banks	-	1,845,724	-	-	-	-	1,845,724
Other exposures	1,585	581,441	1,180	-	1,480	194	581,846
Total Standardised approach	1,585	2,427,165	1,180	-	1,480	194	2,427,570
Total	116,716	9,613,017	55,947	-	317,533	2,545	9,673,786
Of which: Loans	112,471	7,727,881	53,307	-	317,533	2,545	7,787,045
Of which: Debt securities	-	385,358	-	-	-	-	385,358
Of which: Off-balance-sheet exposures	4,245	1,273,920	2,640	-	-	-	1,275,525

Table 8. Credit quality of exposures by industry

	a		b		c	d	e	f	g
	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period 2020 H1	Net values a+b-c-d		
	Defaulted exposures	Non-defaulted exposures							
30 Jun 2020									
Banks	-	2,958,456	2	-	-	-	-	2,958,454	
Finance and insurance	-	7,017	9	-	667	4	7,008		
Wholesale and retail	13,706	1,317,183	11,156	-	22,229	88	1,319,733		
Transportation	1,356	580,344	1,740	-	22,741	75	579,960		
Shipping	6,108	391	4,431	-	-	-	2,068		
Business and household services	79	467,279	1,136	-	2,663	-	466,222		
Construction	13,249	101,881	4,980	-	143,891	35	110,150		
Manufacturing	18,891	568,596	15,063	-	12,765	24	572,424		
Agriculture, forestry and fishing	1,271	243,311	1,178	-	399	33	243,404		
Mining, oil and gas extraction	66	15,485	40	-	2	-	15,511		
Electricity, water and gas supply	-	506,877	520	-	7	33	506,357		
Commercial real estate management	17,785	813,829	5,166	-	24,056	18	826,448		
Residential real estate management	-	-	-	-	-	-	-		
Public Administration	-	350,906	4	-	2	1	350,902		
Household mortgage	43,209	2,649,588	22,188	-	63,606	152	2,670,609		
Other	1,883	453,582	200	-	4,972	51	455,265		
Total	117,603	11,034,725	67,813	-	298,000	514	11,084,515		

	a		b		c	d	e	f	g
	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period 2019 H2	Net values a+b-c-d		
	Defaulted exposures	Non-defaulted exposures							
31 Dec 2019									
Banks	-	1,548,933	1	-	-	-	1,548,932		
Finance and insurance	-	14,963	2	-	33	1	14,961		
Wholesale and retail	14,842	1,390,251	9,236	-	22,212	346	1,395,857		
Transportation	1,139	575,819	665	-	12,255	112	576,294		
Shipping	-	5,903	1,425	-	10,552	-	4,478		
Business and household services	1,116	291,058	394	-	6,094	36	291,780		
Construction	11,844	102,121	3,137	-	150,586	1,184	110,828		
Manufacturing	19,476	598,218	13,835	-	13,449	101	603,859		
Agriculture, forestry and fishing	1,968	235,344	849	-	399	61	236,463		
Mining, oil and gas extraction	-	16,194	3	-	2	5	16,190		
Electricity, water and gas supply	-	488,788	99	-	2,099	69	488,689		
Commercial real estate management	18,601	832,926	5,153	-	34,668	39	846,373		
Residential real estate management	-	-	-	-	-	-	-		
Public Administration	-	385,358	-	-	-	-	385,358		
Household mortgage	45,981	2,590,477	19,021	-	65,010	302	2,617,437		
Other	1,749	536,664	2,127	-	174	289	536,287		
Total	116,716	9,613,017	55,947	-	317,533	2,545	9,673,786		

Table 9. Credit quality of exposures by geography

	a	b	c	d	e	f	g
	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period 2020 H1	Net values a+b-c-d
30 Jun 2020	Defaulted exposures	Non-defaulted exposures					
Lithuania	109,690	9,467,198	62,417	-	297,338	475	9,514,471
Other countries*	7,913	1,567,527	5,396	-	662	39	1,570,044
Total	117,603	11,034,725	67,813	-	298,000	514	11,084,515

	a	b	c	d	e	f	g
	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	Credit risk adjustment charges of the period 2019 H2	Net values a+b-c-d
31 Dec 2019	Defaulted exposures	Non-defaulted exposures					
Lithuania	115,025	9,172,675	53,935	-	316,871	2,525	9,233,765
Other countries*	1,691	440,342	2,012	-	662	20	440,021
Total	116,716	9,613,017	55,947	-	317,533	2,545	9,673,786

* Other countries for both periods mainly comprise Sweden, Estonia, United Kingdom and China.

Table 10. Credit quality of forbore exposures

30 Jun 2020	Gross carrying amount/nominal amount of exposures with forbearance measure				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures	
	Performing forbore	Non-performing forbore		On performing forbore exposures	On non-performing forbore exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
		Of which defaulted	Of which impaired					
Loans and advances	29,692	63,099	59,509	59,138	(325)	(26,124)	59,859	33,024
Central banks	-	-	-	-	-	-	-	-
General governments	-	-	-	-	-	-	-	-
Credit institutions	-	-	-	-	-	-	-	-
Other financial corporations	-	-	-	-	-	-	-	-
Non-financial corporations	7,701	45,009	44,355	44,182	(102)	(19,221)	28,822	23,419
Households	21,991	18,090	15,154	14,956	(223)	(6,903)	31,037	9,605
Debt securities	-	-	-	-	-	-	-	-
Loan commitments given	70	-	-	-	-	-	70	-
Total	29,762	63,099	59,509	59,138	(325)	(26,124)	59,929	33,024

31 Dec 2019	Gross carrying amount/nominal amount of exposures with forbearance measure				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures	
	Performing forbore	Non-performing forbore		On performing forbore exposures	On non-performing forbore exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
		Of which defaulted	Of which impaired					
Loans and advances	34,677	67,570	60,234	60,614	(228)	(25,970)	74,414	40,361
Central banks	-	-	-	-	-	-	-	-
General governments	-	-	-	-	-	-	-	-
Credit institutions	-	-	-	-	-	-	-	-
Other financial corporations	-	-	-	-	-	-	-	-
Non-financial corporations	16,207	47,509	43,964	43,964	(107)	(19,377)	43,666	27,763
Households	18,470	20,061	16,270	16,650	(121)	(6,593)	30,748	12,598
Debt securities	-	-	-	-	-	-	-	-
Loan commitments given	-	-	-	-	-	-	-	-
Total	34,677	67,570	60,234	60,614	(228)	(25,970)	74,414	40,361

Table 11. Credit quality of performing and non-performing exposures by past due days

30 Jun 2020	Gross carrying amount/nominal amount											
	Performing exposures			Non-performing exposures								
	Not past due or past due ≤ 30 day	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
Loans and advances	8,798,944	8,795,599	3,345	113,886	23,112	6,026	14,036	4,701	13,999	52,012	-	109,396
Central banks	2,849,751	2,849,751	-	-	-	-	-	-	-	-	-	-
General governments	63,844	63,844	-	-	-	-	-	-	-	-	-	-
Credit institutions	25,818	25,818	-	-	-	-	-	-	-	-	-	-
Other financial corporations	2,334	2,334	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	2,952,884	2,952,841	43	62,825	5,295	729	9,944	1,644	5,373	39,840	-	62,180
Of which SMEs	1,511,238	1,511,195	43	36,691	4,710	729	9,944	1,644	2,947	16,717	-	36,650
Households	2,904,313	2,901,011	3,302	51,061	17,817	5,297	4,092	3,057	8,626	12,172	-	47,216
Debt securities	405,667	405,667	-	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
General governments	405,667	405,667	-	-	-	-	-	-	-	-	-	-
Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-
Off-balance-sheet exposures	1,628,774	-	-	8,212	6,702	1,472	4	6	28	-	-	8,207
Central banks	-	-	-	-	-	-	-	-	-	-	-	-
General governments	13,160	-	-	-	-	-	-	-	-	-	-	-
Credit institutions	78,948	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	3,908	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	1,411,117	-	-	8,171	6,696	1,468	-	-	7	-	-	8,169
Households	121,641	-	-	41	6	4	4	6	21	-	-	38
Total	10,833,385	9,201,266	3,345	122,098	29,814	7,498	14,040	4,707	14,027	52,012	-	117,603

Table 11. Credit quality of performing and non-performing exposures by past due days (continued)

31 Dec 2019	Gross carrying amount/nominal amount											
	Performing exposures			Non-performing exposures								
	Not past due or past due ≤ 30 day	Past due > 30 days ≤ 90 days		Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
Loans and advances	7,720,526	7,711,239	9,287	119,826	34,518	7,917	5,565	5,413	25,054	15,559	25,800	112,471
Central banks	1,454,810	1,454,810	-	-	-	-	-	-	-	-	-	-
General governments	59,406	59,406	-	-	-	-	-	-	-	-	-	-
Credit institutions	65,584	65,584	-	-	-	-	-	-	-	-	-	-
Other financial corporations	2,877	2,877	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	3,301,307	3,297,410	3,897	65,279	16,185	2,397	2,055	1,199	15,868	12,018	15,557	61,733
Of which SMEs	1,110,655	1,110,207	448	34,862	11,881	1,982	152	976	12,974	4,479	2,418	34,767
Households	2,836,542	2,831,152	5,390	54,547	18,333	5,520	3,510	4,214	9,186	3,541	10,243	50,738
Debt securities	385,358	385,358	-	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-	-	-	-
General governments	385,358	385,358	-	-	-	-	-	-	-	-	-	-
Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-
Off-balance-sheet exposures	1,273,904	-	-	4,261	-	-	-	-	-	-	-	4,245
Central banks	-	-	-	-	-	-	-	-	-	-	-	-
General governments	12,278	-	-	-	-	-	-	-	-	-	-	-
Credit institutions	28,738	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	3,110	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	1,105,859	-	-	4,134	-	-	-	-	-	-	-	4,134
Households	123,919	-	-	127	-	-	-	-	-	-	-	111
Total	9,379,788	8,096,597	9,287	124,087	34,518	7,917	5,565	5,413	25,054	15,559	25,800	116,716

Table 12. Performing and non-performing exposures and related provisions

30 Jun 2020	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposure			Non-performing exposure			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 stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3				
Loans and advances	8,798,944	5,757,347	191,846	113,886	5,646	108,240	12,210	8,217	3,993	48,494	229	48,265	17,988	4,747,559	58,381
Central banks	2,849,751	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	63,844	63,844	-	-	-	-	5	5	-	-	-	-	-	-	-
Credit institutions	25,818	25,816	2	-	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	2,334	2,281	53	-	-	-	3	3	-	-	-	-	-	37	-
Non-financial corporations	2,952,884	2,881,558	71,326	62,825	975	61,850	7,468	5,392	2,076	29,589	55	29,534	16,488	2,058,788	29,564
Of which SMEs	1,511,238	1,454,311	56,927	36,691	390	36,301	4,669	3,007	1,662	18,227	2	18,225	690	1,174,051	14,920
Households	2,904,313	2,783,848	120,465	51,061	4,671	46,390	4,734	2,817	1,917	18,905	174	18,731	1,500	2,688,734	28,817
Debt securities	405,667	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	405,667	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Off-balance-sheet exposures	1,628,774	1,600,004	22,599	8,212	-	8,212	2,330	2,067	263	4,779	-	4,779	-	-	-
Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	13,160	13,160	-	-	-	-	1	1	-	-	-	-	-	-	-
Credit institutions	78,948	78,948	-	-	-	-	2	2	-	-	-	-	-	-	-
Other financial corporations	3,908	3,903	5	-	-	-	4	4	-	-	-	-	-	-	-
Non-financial corporations	1,411,117	1,385,281	19,666	8,171	-	8,171	2,184	1,939	245	4,767	-	4,767	-	-	-
Households	121,641	118,712	2,928	41	-	41	139	121	18	12	-	12	-	-	-
Total	10,833,385	7,357,351	214,445	122,098	5,646	116,452	14,540	10,284	4,256	53,273	229	53,044	17,988	4,747,559	58,381

Table 12. Performing and non-performing exposures and related provisions (continued)

31 Dec 2019	Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
	Performing exposure			Non-performing exposure			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 stage 2	Of which stage 3		Of which stage 1	Of which stage 2		Of which stage 2	Of which stage 3				
Loans and advances	7,720,526	5,897,960	306,848	119,826	5,825	114,001	4,854	2,596	2,258	48,453	42	48,411	20,731	5,737,186	67,736
Central banks	1,454,810	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	59,406	59,373	33	-	-	-	6	6	-	-	-	-	-	7,896	-
Credit institutions	65,584	4,676	-	-	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	2,877	2,832	45	-	-	-	1	1	-	-	-	-	-	2,877	-
Non-financial corporations	3,301,307	3,237,486	63,821	65,279	3,536	61,743	1,682	1,334	348	29,641	-	29,641	19,231	2,988,247	34,622
Of which SMEs	1,110,655	1,063,101	47,554	34,862	219	34,643	989	686	303	18,131	-	18,081	-	1,030,109	15,813
Households	2,836,542	2,593,593	242,949	54,547	2,289	52,258	3,165	1,255	1,910	18,812	42	18,770	1,500	2,738,166	33,114
Debt securities	385,358	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	385,358	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Off-balance-sheet exposures	1,273,904	1,210,532	58,551	4,261	127	4,134	2,031	391	1,640	609	-	609	-	-	-
Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	12,278	12,278	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit institutions	28,738	28,738	-	-	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	3,110	3,103	7	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	1,105,859	1,083,389	17,649	4,134	-	4,134	1,868	350	1,518	604	-	604	-	-	-
Households	123,919	83,024	40,895	127	127	-	163	41	122	5	-	5	-	-	-
Total	9,379,788	7,108,492	365,399	124,087	5,952	118,135	6,885	2,987	3,898	49,062	42	49,020	20,731	5,737,186	67,736

Table 13. Collateral obtained by taking possession and execution processes

	a	b
	Collateral obtained by taking possession	
30 Jun 2020	Value at initial recognition	Accumulated negative changes*
Property, plant and equipment (PP&E)	-	-
Other than PP&E	1,013	379
Commercial immovable property	1,013	379
Total	1,013	379

	a	b
	Collateral obtained by taking possession	
31 Dec 2019	Value at initial recognition	Accumulated negative changes*
Property, plant and equipment (PP&E)	-	-
Other than PP&E	1,149	368
Commercial immovable property	1,149	368
Total	1,149	368

*Accumulated negative changes are per whole period.

Table 14. Changes in stock of general and specific risk adjustments of loans

	a	b
	Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
30 Jun 2020		
Opening balance	53,307	-
Increases due to amounts set aside for estimated loan losses during the period	514	-
Decreases due to amounts reversed for estimated loan losses during the period	(1,459)	-
Decreases due to amounts taken against accumulated credit risk adjustments	(75)	-
Transfers between credit risk adjustments	8,406	-
Impact of exchange rate differences	-	-
Business combinations, including acquisitions and disposals of subsidiaries	-	-
Other adjustments	11	-
Closing balance	60,704	-
Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	555	-
Specific credit risk adjustments directly recorded to the statement of profit or loss	-	-

Table 14. Changes in stock of general and specific risk adjustments of loans (continued)

	a	b
	Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
31 Dec 2019		
Opening balance	64,525	-
Increases due to amounts set aside for estimated loan losses during the period	2,545	-
Decreases due to amounts reversed for estimated loan losses during the period	(3,603)	-
Decreases due to amounts taken against accumulated credit risk adjustments	(21,657)	-
Transfers between credit risk adjustments	11,564	-
Impact of exchange rate differences	-	-
Business combinations, including acquisitions and disposals of subsidiaries	-	-
Other adjustments	(67)	-
Closing balance	53,307	-
Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	2,056	-
Specific credit risk adjustments directly recorded to the statement of profit or loss	-	-

Table 15. Changes in stock of defaulted and impaired loans and debt securities

	Gross carrying value of defaulted exposures
2020 H1	
Opening balance	112,471
Loans and debt securities that have defaulted or impaired since the last reporting period	9,218
Returned to non-defaulted status	(9,112)
Amounts written off	(76)
Other changes	(3,105)
Closing balance	109,396
2019 H2	
Opening balance	144,653
Loans and debt securities that have defaulted or impaired since the last reporting period	20,188
Returned to non-defaulted status	(44,095)
Amounts written off	(3,580)
Other changes	(4,695)
Closing balance	112,471

Table 16. Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

30 Jun 2020	Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
		of which: forbore	Public guarantees received	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	-	-	-	-
of which: Households	-	-	-	-
of which: Collateralised by residential immovable property	-	-	-	-
of which: Non-financial corporations	-	-	-	-
of which: Small and Medium-sized Enterprises	-	-	-	-
of which: Collateralised by commercial immovable property	-	-	-	-

Table 17. Information on loans and advances subject to legislative and non-legislative moratoria

30 Jun 2020	Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk						Gross carrying amount	
	Performing				Non performing			Performing			Non performing			Inflows to non-performing exposures	
	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)			Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			
Loans and advances subject to moratorium	73,229	73,053	2,698	13,621	176	131	176	(365)	(323)	(34)	(208)	(42)	(1)	(42)	-
of which: Households	51,246	51,070	1,659	9,507	176	131	176	(240)	(198)	(17)	(142)	(42)	(1)	(42)	-
of which: Collateralised by residential immovable property	49,038	48,864	1,527	8,931	174	131	174	(220)	(178)	(17)	(131)	(42)	(1)	(42)	-
of which: Non-financial corporations	21,983	21,983	1,039	4,114	-	-	-	(125)	(125)	(17)	(66)	-	-	-	-
of which: Small and Medium-sized Enterprises	21,983	21,983	1,039	4,114	-	-	-	(125)	(125)	(17)	(66)	-	-	-	-
of which: Collateralised by commercial immovable property	11,379	11,379	1,039	3,897	-	-	-	(84)	(84)	(17)	(58)	-	-	-	-

Table 18. Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

30 Jun 2020	Number of obligors*		Gross carrying amount						
			Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria				
					<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
Loans and advances for which moratorium was offered	1,464	95,838							
Loans and advances subject to moratorium (granted)	1,464	95,838	-	22,609	40,246	18,116	1,748	13,119	-
of which: Households		71,420	-	20,174	24,188	12,191	1,748	13,119	-
<i>of which: Collateralised by residential immovable property</i>		67,372	-	18,334	22,998	11,574	1,657	12,809	-
of which: Non-financial corporations		24,418	-	2,435	16,058	5,925	-	-	-
<i>of which: Small and Medium-sized Enterprises</i>		24,418	-	2,435	16,058	5,925	-	-	-
<i>of which: Collateralised by commercial immovable property</i>		12,115	-	736	7,546	3,833	-	-	-

*Count, not thousands