



AB SEB bankas

Capital Adequacy and Risk Management Report (Pillar 3)

2020

## Table of contents

Basis for the report .....	3
Internal capital adequacy assessment process.....	4
Own funds and capital requirements.....	5
Credit exposure .....	16
Credit risk mitigation.....	19
Credit quality .....	20

## List of tables

Table 1. Balance sheet reconciliation.....	5
Table 2. Capital adequacy overview.....	6
Table 3. Overview of risk exposure amounts .....	7
Table 4. Own funds .....	8
<b>Table 5. Capital instruments' main features</b> .....	11
Table 6. Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer.....	12
Table 7. Amount of institution-specific countercyclical capital buffer .....	13
Table 8. Leverage ratio .....	14
Table 9. Total and average net amount of exposures .....	16
Table 10. Geographical breakdown of exposures .....	16
Table 11. Concentration of exposures by industry .....	17
Table 12. Maturity of exposures.....	18
Table 13. Credit risk mitigation techniques.....	19
Table 14. Credit quality of exposures by exposure class and instrument.....	20
Table 15. Credit quality of exposures by industry.....	21
Table 16. Credit quality of exposures by geography .....	22
Table 17. Credit quality of forborne exposures.....	23
Table 18. Credit quality of performing and non-performing exposures by past due days.....	24
Table 19. Performing and non-performing exposures and related provisions .....	26
Table 20. Collateral obtained by taking possession and execution processes.....	28
Table 21. Changes in stock of general and specific risk adjustments.....	28
Table 22. Changes in stock of defaulted and impaired loans and debt securities .....	29
Table 23. Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis .....	29
Table 24. Information on loans and advances subject to legislative and non-legislative moratoria .....	30
Table 25. Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria .....	32

## Basis for the report

This report is prepared in accordance with the requirements of the Capital Requirements Directive (CRD IV) and the Capital Requirements Regulation No 575/2013 (CRR) Part 8 as well as **the European Banking Authority's (EBA)** implementing and regulatory technical standards (ITS/RTS) with regard to disclosure of own funds (EU Regulation No 1423/2013), countercyclical capital buffer (EU Regulation No 2015/1555), and leverage ratio (EU Regulation No 2016/200). **Templates recommended by the EBA's guidelines on disclosure** requirements under Part 8 of the CRR have been used as relevant. According to CRR, information specified in articles 437, 438, 440, 442, 450, 451 and 453 of CRR shall be disclosed for material subsidiaries.

Together with the Annual Report, this report provides information about **Group's material risks** as part of the Pillar 3 framework, including the details on the **Group's risk profile and business volumes by customer categories and risk classes**, which form the basis for the calculation of the capital requirement. The Pillar 3 report complements the Annual Report with additional information, and is intended to be read in conjunction with the Annual Report, in particular the Notes to the Financial Statements and the Financial Risk Management Policy section hereof, where the **Group's risk and capital management policies and practices are described**. A reference is also made to **SEB Group's Annual Report and Capital Adequacy and Risk Management Report (Pillar 3), which describes SEB Group's risk and capital management**, including the internal ratings systems, internal measurement approaches and principles for calculating own funds and capital adequacy. **SEB Group's Pillar 3 report is available in English and is published on SEB Group's webpage [www.sebgroup.com](http://www.sebgroup.com).**

**Disclosure in relation to the remuneration is included in the Annual Report section "Information on the Remuneration Policy and its Implementation". Significant accounting policies for the Group are presented in the Note 1 to the Financial Statements - Significant Accounting Policies.**

**AB SEB bankas is a subsidiary of the consolidated group of Skandinaviska Enskilda Banken AB (publ) (the 'SEB Group') that is registered in Sweden. AB SEB bankas Group consists of AB SEB bankas (the 'Bank'), which is 100 % owned by Skandinaviska Enskilda Banken AB (publ), and its one subsidiary – UAB SEB Investicijų Valdymas, which is wholly owned by the Bank. The Bank and its subsidiary are hereafter referred to as the Group.**

**This report is based on AB SEB bankas Financial Group's consolidated situation** as of 31 December 2020 and 2019. The Financial Group forms the basis for consolidation for prudential purposes, which requires the Bank to prepare consolidated accounts for the Group entities engaged in financial service activities without consolidation of the entities involved in other activities. To comply with this requirement, the Bank has fully consolidated the data of its subsidiary UAB SEB Investicijų Valdymas. The Consolidated Group in the Pillar 3 Report is same as in the Annual Report.

The information in this report is not required to be, and has not been, subject to external audit. The report has **been approved by the Bank's Management Board.**

## Internal capital adequacy assessment process

SEB Group's Capital Policy defines how capital management should support implementation of the business goals. Shareholders' return requirement shall be balanced against the capital requirements of the regulators and the equity necessary to conduct the business of the Group.

The Asset and Liability Committee (ALCO) and the Chief Financial Officer are responsible for the process linked to overall business planning, to assess capital requirements in relation to **the Group's risk profile, and for proposing a strategy for maintaining the desired capital levels. The Group's capitalisation shall be risk-based and built on an assessment of all risks incurred in the Group's business. It shall be forward-looking and aligned with short- and long-term business plans as well as with expected macroeconomic developments.** The Internal Capital Adequacy Assessment Process (ICAAP) is managed by the Treasury.

Together with continuous monitoring and reporting of the capital adequacy to the Management Board, this ensures that the relationships between the shareholders' equity and regulatory based requirements are managed in such a way that the Group does not jeopardise the profitability of its business and the financial strength of the Group. Capital ratios are the main communication vehicle for capital strength. Good risk management notwithstanding, the Group must keep capital buffers against unexpected losses.

The SEB Group capital management is centralised, and also meets the local requirements as regards statutory and internal capital. In accordance with the SEB Group Capital Policy the parent company shall promptly arrange for additional capital if the Bank requires capital injections to meet the agreed level.

The Internal Capital Adequacy Assessment Process ("ICAAP") is performed for SEB Group and all material legal entities. The process is coordinated by Group Treasury and subsidiaries' ICAAPs are part of the SEB Group's ICAAP. The ICAAP is a continuous process within SEB, closely interrelated with the strategy and business planning, risk strategy and financial planning processes. Subsidiaries' ICAAPs are performed locally by the risk and treasury functions in close cooperation with the corresponding Group functions.

The ICAAP Framework shall be approved by the Bank's Management Board and the Supervisory Council. The ICAAP framework is revised on a yearly basis. The framework shall be maintained by the Bank's Treasury in coordination with the SEB Group. Any changes or amendments hereto must be approved by the Management Board and the Supervisory Council and proposed by the Bank's Treasury after approval by the SEB Group. The focus of the SEB Group lies on the methodology, while the Bank's Treasury focuses on processes, monitoring, reporting and compliance with Lithuanian regulations.

## Own funds and capital requirements

Table 1. Balance sheet reconciliation

	31 Dec 2020		31 Dec 2019*		Cross reference to the own funds template
	Financial Group	Group	Financial Group	Group	
Cash and balances with central bank	1,934,827	1,934,827	1,610,925	1,610,925	
Loans and advances to credit institutions	1,886,403	1,886,403	65,584	65,584	
Loans to the public	5,810,488	5,810,488	6,266,651	6,266,651	
Debt securities	486,885	486,885	429,305	429,305	
Derivatives	16,126	16,126	83,707	83,707	
Equity instruments	5,204	5,204	10,153	10,153	
Investments in subsidiaries	-	-	-	-	
Intangible assets	14,788	14,788	12,325	12,325	a
Property, plant and equipment	14,021	14,021	9,104	9,104	
Right of use assets	32,248	32,248	11,502	11,502	
Investment property	1,064	1,064	781	781	
Deferred income tax assets	10	10	12	12	
<i>of which deferred tax assets that rely on future profitability excluding those arising from temporary differences</i>	-	-	-	-	b
Other financial assets	25,751	25,751	32,568	32,568	
Other non-financial assets	4,999	4,999	5,623	5,623	
<b>Total assets</b>	<b>10,232,814</b>	<b>10,232,814</b>	<b>8,538,240</b>	<b>8,538,240</b>	
<b>Liabilities</b>					
Deposits from central banks and credit institutions	646,495	646,495	559,070	559,070	
Deposits and borrowings from the public	8,576,872	8,576,872	7,009,600	7,009,600	
Derivatives	20,002	20,002	85,871	85,871	
<i>of which gains or losses on liabilities valued at fair value resulting from changes in own credit standing</i>	33	33	282	282	c
Current income tax liabilities	1,758	1,758	11,884	11,884	
Deferred income tax liabilities	40	40	320	320	
Provisions	7,970	7,970	5,920	5,920	
Other liabilities	95,201	95,201	72,654	72,654	
Accrued expenses and prepaid income	7,230	7,230	9,290	9,290	
<b>Total liabilities</b>	<b>9,355,568</b>	<b>9,355,568</b>	<b>7,754,609</b>	<b>7,754,609</b>	
<b>Share capital</b>	<b>299,564</b>	<b>299,564</b>	<b>299,564</b>	<b>299,564</b>	
<i>of which CET1 paid-in share capital</i>	299,564	299,564	299,564	299,564	d
Other reserves	204,872	204,872	190,149	190,149	
<i>of which other reserves</i>	637	637	637	637	e
<i>of which other comprehensive income</i>	-	-	-	-	e
<i>of which funds for general banking risk</i>	203,750	203,750	189,251	189,251	f
Net income for the period and retained earnings	372,810	372,810	293,918	293,918	
<i>of which retained earnings</i>	326,246	326,246	176,465	176,465	g
<b>Total equity</b>	<b>877,246</b>	<b>877,246</b>	<b>783,631</b>	<b>783,631</b>	
<b>Total liabilities and equity</b>	<b>10,232,814</b>	<b>10,232,814</b>	<b>8,538,240</b>	<b>8,538,240</b>	

\*Reclassification of Other assets and Other liabilities:

In course of alignment with SEB group banks in Baltic states, it was agreed to **change presentation of "Other financial assets" and "Other non-financial assets" and present "Other assets" and "Prepaid expenses and accrued income" lines on the face of statement of financial position.** This resulted in some movements between the lines, however total amount remained unchanged.

**"Other financial liabilities" and "Other non-financial liabilities" lines in the statement of financial position were reclassified to "Other liabilities" and "Accrued expenses and prepaid income".** This resulted in some movements between the lines, however total amount remained unchanged.

Table 2. Capital adequacy overview

	31 Dec 2020	30 Sep 2020
Own funds		
Common Equity Tier 1 capital	810,821	762,911
Tier 1 capital	810,821	762,911
Total own funds	821,205	774,179
Own funds requirement		
Risk exposure amount	3,831,583	3,854,991
Expressed as own funds requirement	306,527	308,399
Common Equity Tier 1 capital ratio	21.2%	19.8%
Tier 1 capital ratio	21.2%	19.8%
Total capital ratio	21.4%	20.1%
Own funds in relation to own funds requirement	2.68	2.51
Regulatory Common Equity Tier 1 capital requirement including buffer <sup>1</sup>	9.0%	9.0%
<i>of which capital conservation buffer requirement</i>	2.5%	2.5%
<i>of which systemic risk buffer requirement</i>	0.0%	0.0%
<i>of which countercyclical capital buffer requirement</i>	0.0%	0.0%
<i>of which : Global Systemically Important Institutions (G-SII) or Other Systemically Important Institutions (O-SII) buffer</i>	2.0%	2.0%
Common Equity Tier 1 capital available to meet buffer <sup>2</sup>	16.7%	15.3%
Leverage ratio		
Exposure measure for leverage ratio calculation	11,101,885	10,980,871
<i>of which on balance sheet items</i>	10,222,899	10,184,236
<i>of which off balance sheet items</i>	878,986	796,635
Leverage ratio	7.3%	6.9%

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%.

Table 3. Overview of risk exposure amounts

Breakdown by Risk Type	Risk Exposure Amount		Minimum own funds requirements
	31 Dec 2020	30 Sep 2020	31 Dec 2020
Credit risk (excluding counterparty credit risk) (CCR)	3,613,946	3,650,778	289,116
<i>of which standardised approach (SA)</i>	649,636	655,318	51,971
<i>of which foundation internal rating-based (F-IRB) approach</i>	2,483,003	2,509,057	198,640
<i>of which advanced internal rating-based (A-IRB) approach</i>	481,307	486,403	38,505
Counterparty credit risk	15,949	15,000	1,276
<i>of which Marked to market</i>	15,949	15,000	1,276
<i>of which CVA</i>	-	-	-
Settlement risk	-	-	-
Securitisation exposures in banking book	-	-	-
Market risk	20,313	14,325	1,625
<i>of which standardised approach</i>	20,313	14,325	1,625
Large exposures	-	-	-
Operational risk	181,375	174,888	14,510
<i>of which advanced measurement approach</i>	181,375	174,888	14,510
Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
Floor adjustment	-	-	-
Total	3,831,583	3,854,991	306,527

Table 4. Own funds

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

	31 Dec 2020	30 Jun 2020	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 EBA list 26(3)
2	326,246	279,680	26 (1) (c)
3	637	637	26 (1)
3a	203,750	203,750	26 (1) (f)
4	-	-	486 (2)
5	-	-	84
5a	-	-	26 (2)
6	830,197	783,631	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	-523	-890	34, 105
8	-14,788	-14,537	36 (1) (b), 37
10	-	-	36 (1) (c), 38
11	-	-	33 (1) (a)
12	-4,032	-5,919	36 (1) (d), 40, 159
13	-	-	32 (1)
14	-33	-33	33 (1) (b)
15	-	-	36 (1) (e), 41
16	-	-	36 (1) (f), 42
17	-	-	36 (1) (g), 44
18	-	-	36 (1) (h), 43, 45, 46, 49 (2) (3), 79
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
20c	-	-	243 (1) (b), 244 (1) (b),
20d	-	-	36 (1) (k) (ii), 379(3)
21	-	-	36 (1) (c), 38, 48 (1) (a)
22	-	-	48 (1)
23	-	-	36 (1) (i), 48 (1) (b)
25	-	-	36 (1) (c), 38, 48 (1) (a)
25a	-	-	36 (1) (a)
25b	-	-	36 (1) (i)
26b	-	-	
27	-	-	36 (1) (j)
28	-21,379	-27,032	
29	762,252	638,885	



Table 4. Own funds (continued)

	31 Dec 2020	30 Jun 2020	Regulation (EU) no 575/2013 article reference
Additional Tier 1 (AT1) capital: instruments			
30	-	-	51, 52
31	-	-	
32	-	-	
33	-	-	486 (3)
34	-	-	85, 86
35	-	-	486 (3)
36	-	-	
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	-	-	52 (1) (b), 56 (a), 57
38	-	-	56 (b), 58
39	-	-	56 (c), 59, 60, 79
40	-	-	56 (d), 59, 79
41	-	-	
42	-	-	56 (e)
43	-	-	
44	-	-	
45	810,821	762,252	
Tier 2 (T2) capital: instruments and provisions			
46	-	-	62, 63
47	-	-	486 (4)
48	-	-	87, 88
49	-	-	486 (4)
50	10,384	13,117	62 (c) (d)
51	10,384	13,117	
Tier 2 (T2) capital: regulatory adjustments			
52	-	-	63 (b) (i), 66 (a), 67
53	-	-	66 (b), 68
54	-	-	66 (c), 69, 70, 79
55	-	-	66 (d), 69, 79
56	-	-	
56c	-	-	
57	-	-	
58	10,384	13,117	

Table 4. Own funds (continued)

	31 Dec 2020	30 Jun 2020	Regulation (EU) no 575/2013 article reference
59 Total capital (TC = T1 + T2)	821,205	775,369	
60 Total risk weighted assets	3,831,583	3,623,965	
Capital ratios and buffers			
61 Common Equity Tier 1 (as a percentage of risk exposure amount)	21.2%	21.0%	92 (2) (a)
62 Tier 1 (as a percentage of risk exposure amount)	21.2%	21.0%	92 (2) (b)
63 Total capital (as a percentage of risk exposure amount)	21.4%	21.4%	92 (2) (c)
64 Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic risk buffer, plus the systemically important institution buffer (G-SII or O-SII)	9.0%	9.0%	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%	0.0%	
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)	16.7%	16.5%	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)	10,384	13,117	62
79 Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	10,384	13,117	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 5. Capital instruments' main features

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

31 Dec 2020		
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	<b>Shareholders' equity</b>
11	Original date of issuance	33206
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 6. Geographical distribution of credit exposures relevant for the calculation of the countercyclical capital buffer

Disclosure according to EU Regulation No 1555/2015

	General credit exposures		Trading book exposure		Securitisation exposure		Own funds requirements			Total	Own funds requirement weights	Countercyclical capital buffer rate
	Exposure value for SA	Exposure value IRB	Sum of long and short position of trading book	Value of trading book exposure for internal models	Exposure value for SA	Exposure value for IRB	Of which: General credit exposures	Of which: Trading book exposures	Of which: Securitisation exposures			
31 Dec 2020												
Breakdown by country												
Sweden	54	52,290	-	-	-	-	2,284	-	-	2,284	0.90%	0.00%
Norway	66	6,840	-	-	-	-	118	-	-	118	0.05%	1.00%
Lithuania	414,823	6,379,318	10,500	-	-	-	247,304	840	-	248,144	97.41%	0.00%
Other	6,099	115,602	510	-	-	-	4,165	41	-	4,206	1.64%	0.00%
Total	421,042	6,554,050	11,010	-	-	-	253,871	881	-	254,752	100%	
	General credit exposures		Trading book exposure		Securitisation exposure		Own funds requirements					
	Exposure value for SA	Exposure value IRB	Sum of long and short position of trading book	Value of trading book exposure for internal models	Exposure value for SA	Exposure value for IRB	Of which: General credit exposures	Of which: Trading book exposures	Of which: Securitisation exposures	Total	Own funds requirement weights	Countercyclical capital buffer rate
31 Dec 2019												
Breakdown by country												
Sweden	390	43,684	-	-	-	-	2,115	-	-	2,115	0.86%	2.50%
Norway	55	7,018	-	-	-	-	131	-	-	131	0.05%	2.50%
Lithuania	421,206	6,494,145	14,809	-	-	-	234,744	1,185	-	235,929	96.15%	1.00%
Other	10,716	169,693	-	-	-	-	7,189	-	-	7,189	2.94%	0.00%
Total	432,367	6,714,540	14,809	-	-	-	244,179	1,185	-	245,364	100%	

Table 7. Amount of institution-specific countercyclical capital buffer

*Disclosure according to EU Regulation No 1555/2015*

31 Dec 2020	
Total risk exposure amount	3,831,583
Institution specific countercyclical buffer rate	0.0%
Institution specific countercyclical buffer requirement	-

31 Dec 2019	
Total risk exposure amount	3,366,685
Institution specific countercyclical buffer rate	1.0%
Institution specific countercyclical buffer requirement	33,284

Table 8. Leverage ratio  
Disclosure according to EU Regulation 2016/200

	31 Dec 2020	30 Jun 2020
<b>Summary reconciliation of accounting assets and leverage ratio exposures</b>	<b>Applicable amount</b>	<b>Applicable amount</b>
1 Total assets as per published financial statements	10,232,814	9,495,557
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	9,512	7,572
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)	878,986	760,102
(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	-19,427	-21,436
8 Leverage ratio total exposure measure	11,101,885	10,241,795

  

	31 Dec 2020	30 Jun 2020
<b>Leverage ratio common disclosure</b>	<b>CRR leverage ratio exposures</b>	<b>CRR leverage ratio exposures</b>
On-balance sheet exposures (excluding derivatives and SFTs)		
1 On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but including collateral)	10,216,637	9,482,524
2 (Asset amounts deducted in determining Tier 1 capital)	-19,376	-21,379
Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)	10,197,261	9,461,145
Derivative exposures		
4 Replacement cost associated with all derivatives transactions (ie net of eligible cash variation margin)	16,170	13,001
5 Add-on amounts for PFE associated with all derivatives transactions (mark- to-market method)	9,468	7,547
EU-5a Exposure determined under Original Exposure Method	-	-
Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
6 (Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
7 (Exempted CCP leg of client-cleared trade exposures)	-	-
8 Adjusted effective notional amount of written credit derivatives	-	-
9 (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
10 Total derivatives exposures (sum of lines 4 to 10)	25,638	20,548
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	1,876,003	1,316,125
18 (Adjustments for conversion to credit equivalent amounts)	-997,017	-556,023
19 Other off-balance sheet exposures (sum of lines 17 and 18)	878,986	760,102
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	810,821	762,252
21 Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	11,101,885	10,241,795
Leverage ratio		
22 Leverage ratio	7.3%	7.4%
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-24 575/2013	-	-

Table 8. Leverage ratio (continued)

		31 Dec 2020	30 Jun 2020
		CRR leverage ratio	CRR leverage ratio
Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)		exposures	exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	10,216,637	9,482,524
EU-2	Trading book exposures	11,010	13,403
EU-3	Banking book exposures, of which:	10,205,627	9,469,121
EU-4	Covered bonds	-	-
EU-5	Exposures treated as sovereigns	2,377,207	2,236,170
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	-	-
EU-7	Institutions	2,008,096	1,260,867
EU-8	Secured by mortgages of immovable properties	4,112,242	4,175,714
EU-9	Retail exposures	258,655	263,964
EU-10	Corporate	1,177,838	1,262,955
EU-11	Exposures in default	57,438	60,653
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	214,151	208,798

Table LRQua: Free format text boxes for disclosure on qualitative items

**SEB's capital plan covers the strategic planning horizon and projects economic and legal capital requirements, as well as** available capital resources and relevant ratios including risk-based and non-risk based metrics such as the leverage ratio. It is forward-looking, taking into account current and planned business volumes. The capital plan is stress tested for potential down-turns in the macroeconomic environment, strategic risk factors identified in the business planning, and other relevant scenarios. The capital plan is established annually, and updated as needs arise during the year. Capital is managed centrally, pursuant to an internal framework in accordance with local requirements as regards statutory and internal capital.

Leverage ratio is considered in the capital and risk management and planning. The leverage ratio is frequently monitored and risks involved are assessed.

In 2020 and 2019, there were no significant factors impacting the leverage ratio.

## Credit exposure

Table 9. Total and average net amount of exposures

EUR	31 Dec 2020		31 Dec 2019	
	Net value of exposures at the end of the period	Average net exposures over the period	Net value of exposures at the end of the period	Average net exposures over the period
Central governments or central banks	-	-	-	-
Institutions	81,838	85,711	40,549	49,713
Corporates	3,997,243	3,942,937	4,424,083	4,492,361
<i>of which large corporates</i>	2,890,469	2,809,824	1,648,232	1,649,127
<i>of which SME corporates</i>	1,006,995	1,029,183	2,680,805	2,696,205
<i>of which Specialised Lending</i>	99,779	103,930	95,046	147,029
Retail	2,942,317	2,243,208	2,781,584	2,600,556
<i>of which secured by immovable property</i>	2,849,663	2,146,029	2,682,298	2,492,982
<i>of which retail SME</i>	40,881	37,119	34,402	42,134
<i>of which other retail exposures</i>	51,773	60,060	64,884	65,440
Total IRB approach	7,021,398	6,271,856	7,246,216	7,142,630
Central governments or central banks	2,271,314	2,104,204	1,845,724	949,198
Other exposures	2,770,488	2,795,370	581,846	851,657
Total Standardised approach	5,041,802	4,899,574	2,427,570	1,800,855
Total	12,063,200	11,171,430	9,673,786	8,943,485

Table 10. Geographical breakdown of exposures

Net value of exposure	31 Dec 2020			31 Dec 2019		
	Lithuania	Other *	Total	Lithuania	Other *	Total
Central governments or central banks	-	-	-	-	-	-
Institutions	2,626	79,212	81,838	2,082	38,467	40,549
Corporates	3,844,555	152,688	3,997,243	4,211,867	212,216	4,424,083
<i>of which large corporates</i>	2,737,781	152,688	2,890,469	1,535,392	112,840	1,648,232
<i>of which SME corporates</i>	1,006,995	-	1,006,995	2,585,513	95,292	2,680,805
<i>of which specialised lending</i>	99,779	-	99,779	90,962	4,084	95,046
Retail exposures	2,886,489	55,828	2,942,317	2,734,165	47,419	2,781,584
<i>of which secured by immovable property</i>	2,801,083	48,580	2,849,663	2,634,998	47,300	2,682,298
<i>of which retail SME</i>	33,733	7,148	40,881	34,402	-	34,402
<i>of which other retail exposures</i>	51,673	100	51,773	64,765	119	64,884
Total IRB approach	6,733,670	287,728	7,021,398	6,948,114	298,102	7,246,216
Central governments or central banks	2,146,296	125,018	2,271,314	1,762,585	83,140	1,845,725
Other exposures	883,604	1,886,884	2,770,488	523,066	58,779	581,845
Total Standardised approach	3,029,900	2,011,902	5,041,802	2,285,651	141,919	2,427,570
Total	9,763,570	2,299,630	12,063,200	9,233,765	440,021	9,673,786

\* On 31 December 2020 other countries mainly comprise Sweden, Latvia, United Kingdom and Estonia.

\* On 31 December 2019 other countries mainly comprise Sweden, Estonia, People's Republic of China and Germany.



Table 11. Concentration of exposures by industry

	Banks	Finance and insurance	Wholesale and retail	Transportation	Shipping	Business and household services	Construction	Manufacturing	Agriculture, forestry and fishing	Mining, oil and gas extraction	Electricity, water and gas supply	Commercial real estate management	Residential real estate management	Public Administration	Household mortgage	Other
<b>31 Dec 2020</b>																
Central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Institutions	81,771	46	-	-	-	21	-	-	-	-	-	-	-	-	-	-
Corporates	13,207	3,272	1,184,976	486,730	778	274,194	82,909	570,652	194,920	14,187	320,807	837,572	-	-	-	13,039
<i>of which large corporates</i>	13,207	2,574	987,165	406,222	778	187,939	35,308	418,891	56,601	1,179	200,439	573,100	-	-	-	7,066
<i>of which SME corporates</i>	-	698	197,811	73,483	-	83,934	29,668	151,761	138,319	13,008	72,672	239,668	-	-	-	5,973
<i>of which Specialised Lending</i>	-	-	-	7,025	-	2,321	17,933	-	-	-	47,696	24,804	-	-	-	-
Retail	7,148	71	27,784	2,341	3	8,377	6,304	13,051	29,178	142	427	6,501	-	-	2,839,778	1,212
<i>of which secured by real estate property</i>	-	-	13,549	1,191	-	4,094	3,386	7,370	25,072	134	54	5,967	-	-	2,788,005	841
<i>of which retail SME</i>	7,148	71	14,235	1,150	3	4,283	2,918	5,681	4,106	8	373	534	-	-	-	371
<i>of which other retail exposures</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	51,773	-
Total IRB approach	102,126	3,389	1,212,760	489,071	781	282,592	89,213	583,703	224,098	14,329	321,234	844,073	-	-	2,839,778	14,251
Central governments or central banks	1,795,418	-	-	-	-	125,039	-	-	-	-	-	-	-	350,857	-	-
Other exposures	2,080,660	7,644	118,423	62,880	-	12,954	6,048	13,060	27,042	206	164,624	1,757	-	82,940	186,355	5,895
Total Standardised approach	3,876,078	7,644	118,423	62,880	-	137,993	6,048	13,060	27,042	206	164,624	1,757	-	433,797	186,355	5,895
Total	3,978,204	11,033	1,331,183	551,951	781	420,585	95,261	596,763	251,140	14,535	485,858	845,830	-	433,797	3,026,133	20,146
<b>31 Dec 2019</b>																
Central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Institutions	40,230	258	-	-	-	61	-	-	-	-	-	-	-	-	-	-
Corporates	-	4,486	1,350,733	568,879	4,475	273,182	98,615	582,512	191,099	15,944	487,983	837,802	-	-	-	8,374
<i>of which large corporates</i>	-	-	879,855	306,051	-	95,267	21,530	248,519	-	-	96,926	78	-	-	-	6
<i>of which SME corporates</i>	-	4,486	470,878	255,519	390	174,869	56,101	333,993	191,099	15,944	338,351	830,807	-	-	-	8,368
<i>of which Specialised Lending</i>	-	-	-	7,309	4,085	3,046	20,984	-	-	-	52,706	6,917	-	-	-	-
Retail	-	2	29,068	2,502	3	8,181	6,003	14,749	30,655	136	236	6,884	-	-	2,617,130	66,035
<i>of which secured by real estate property</i>	-	-	14,973	1,297	-	3,769	3,061	8,216	26,273	83	-	6,765	-	-	2,617,130	731
<i>of which retail SME</i>	-	2	14,095	1,205	3	4,412	2,942	6,533	4,382	53	236	119	-	-	-	420
<i>of which other retail exposures</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	64,884
Total IRB approach	40,230	4,746	1,379,801	571,381	4,478	281,424	104,618	597,261	221,754	16,080	488,219	844,686	-	-	2,617,130	74,409
Central governments or central banks	1,454,810	-	-	-	-	-	-	-	-	-	-	-	-	385,358	-	5,556
Other exposures	53,892	10,215	16,056	4,913	-	10,356	6,210	6,598	14,709	110	470	1,687	-	-	307	456,322
Total Standardised approach	1,508,702	10,215	16,056	4,913	-	10,356	6,210	6,598	14,709	110	470	1,687	-	385,358	307	461,878
Total	1,548,932	14,961	1,395,857	576,294	4,478	291,780	110,828	603,859	236,463	16,190	488,689	846,373	-	385,358	2,617,437	536,287

Table 12. Maturity of exposures

31 Dec 2020	Net exposure value					Total
	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	
Central governments or central banks	-	-	-	-	-	-
Institutions	8,417	31,416	36,669	5,336	-	81,838
Corporates	14,408	1,965,010	1,865,512	152,313	-	3,997,243
<i>of which large corporates</i>	14,263	1,554,126	1,260,508	61,572	-	2,890,469
<i>of which SME corporates</i>	145	396,580	556,156	54,114	-	1,006,995
<i>of which Specialised Lending</i>	-	14,304	48,848	36,627	-	99,779
Retail	7,275	215,860	589,945	2,129,237	-	2,942,317
<i>of which secured by real estate property</i>	101	170,568	551,462	2,127,532	-	2,849,663
<i>of which retail SME</i>	7,164	24,278	8,044	1,395	-	40,881
<i>of which other retail exposures</i>	10	21,014	30,439	310	-	51,773
Total IRB approach	30,100	2,212,286	2,492,126	2,286,886	-	7,021,398
Central governments or central banks	1,795,419	60,092	415,803	-	-	2,271,314
Other exposures	1,259,744	1,100,969	326,036	28,581	55,158	2,770,488
Total Standardised approach	3,055,163	1,161,061	741,839	28,581	55,158	5,041,802
Total	3,085,263	3,373,347	3,233,965	2,315,467	55,158	12,063,200

  

31 Dec 2019	Net exposure value					Total
	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	
Central governments or central banks	-	-	-	-	-	-
Institutions	19,522	13,252	7,395	380	-	40,549
Corporates	-	1,559,604	2,462,318	402,161	-	4,424,083
<i>of which large corporates</i>	-	839,125	702,343	106,764	-	1,648,232
<i>of which SME corporates</i>	-	707,474	1,702,315	271,016	-	2,680,805
<i>of which Specialised Lending</i>	-	13,005	57,660	24,381	-	95,046
Retail	-	68,847	145,122	2,567,615	-	2,781,584
<i>of which secured by real estate property</i>	-	39,660	75,282	2,567,356	-	2,682,298
<i>of which retail SME</i>	-	24,521	9,635	246	-	34,402
<i>of which other retail exposures</i>	-	4,666	60,205	13	-	64,884
Total IRB approach	19,522	1,641,703	2,614,835	2,970,156	-	7,246,216
Central governments or central banks	1,454,810	150,202	240,712	-	-	1,845,724
Other exposures	70,373	38,799	245,341	36,732	190,601	581,846
Total Standardised approach	1,525,183	189,001	486,053	36,732	190,601	2,427,570
Total	1,544,705	1,830,704	3,100,888	3,006,888	190,601	9,673,786

## Credit risk mitigation

Depending on the creditworthiness of the customer, as well as the nature and complexity of the transaction, collateral and netting agreements can be used to a varying extent to mitigate the credit risk. In the selection of a particular credit risk mitigation technique, consideration is given to its suitability for the product and customer in question, its legal enforceability, and on the experience and capacity to manage and control the particular technique. The most important credit risk mitigation techniques are pledges and guarantees. The most common types of pledges are real estate, floating charges and financial securities.

For large corporate customers, credit risk is commonly mitigated through the use of restrictive covenants in the credit agreements, including negative pledges. Independent and professional credit analysis is particularly important for this customer segment. A credit analysis function within the Corporates and Institutions Area provides independent analysis and credit opinions to business units throughout the bank where relevant as well as to the credit committees.

All non-retail collateral values are reviewed at least annually by the relevant credit committees. Collateral values for watch-listed engagements are reviewed on a more frequent basis. The general rule is that the value of the collateral shall be calculated on the basis of the estimated market value of the asset with a conservative discount. The market value shall be documented by an independent external valuation or, when applicable, by a well justified internal estimate.

The general control process for various credit risk mitigation techniques includes credit review and approval requirements, specific credit product policies and credit risk monitoring and control. The value of both the exposure and the mitigating collateral are monitored on a regular basis. The frequency depends on the type of counterparty, the structure of the transaction and the type of collateral.

As at 31 December 2020 the most common collateral is the real estate and from exposures secured by collateral, the commercial real estate made 27%, residential real estate 63% and other collateral types (floating charges, financial collaterals, etc.) made 10%. As at 31 December 2019 the most common collateral is the real estate and from exposures secured by collateral, the commercial real estate made 36%, residential real estate 58% and other collateral types (floating charges, financial collaterals, etc.) made 6%.

Table 13. 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
31 Dec 2020					
Total loans	5,062,829	4,450,517	4,137,606	312,911	-
Total debt securities	475,875	-	-	-	-
Total exposures	5,538,704	4,450,517	4,137,606	312,911	-
Of which defaulted	15,537	42,168	38,625	3,543	-
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	19,117	41,840	38,002	3,838	-

## Credit quality

Bank's impairment process is described in the Annual Report Note 1.8. – Expected credit loss.

A financial asset is past due when any amount of principal, interest or fee has not been paid by a counterparty at the date it was contractually due.

Table 14. 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 H2	Net values a+b-c-d
	Defaulted exposures	Non-defaulted exposures					
<b>31 Dec 2020</b>							
Central governments or central banks	-	-	-	-	-	-	-
Institutions	-	81,839	1	-	-	2	81,838
Corporates	64,658	3,973,289	40,704	-	228,822	4,874	3,997,243
<i>of which large corporates</i>	8,828	2,893,987	12,346	-	46,586	356	2,890,469
<i>of which SME corporates</i>	39,592	991,084	23,681	-	148,550	1,109	1,006,995
<i>of which Specialised Lending</i>	16,238	88,218	4,677	-	33,686	3,409	99,779
Retail exposures	41,042	2,924,598	23,323	-	64,420	309	2,942,317
<i>of which secured by real estate property</i>	38,792	2,832,174	21,303	-	35,788	263	2,849,663
<i>of which retail SME</i>	1,403	40,255	777	-	4,050	14	40,881
<i>of which other retail exposures</i>	847	52,169	1,243	-	24,582	32	51,773
<b>Total IRB approach</b>	<b>105,700</b>	<b>6,979,726</b>	<b>64,028</b>	<b>-</b>	<b>293,242</b>	<b>5,185</b>	<b>7,021,398</b>
Central governments or central banks	-	2,271,314	-	-	-	-	2,271,314
Other exposures	1,310	2,770,096	918	-	3,622	77	2,770,488
<b>Total Standardised approach</b>	<b>1,310</b>	<b>5,041,410</b>	<b>918</b>	<b>-</b>	<b>3,622</b>	<b>77</b>	<b>5,041,802</b>
<b>Total</b>	<b>107,010</b>	<b>12,021,136</b>	<b>64,946</b>	<b>-</b>	<b>296,864</b>	<b>5,262</b>	<b>12,063,200</b>
<i>Of which: Loans</i>	103,410	9,471,189	61,253	-	296,864	4,791	9,513,346
<i>Of which: Debt securities</i>	-	475,875	-	-	-	-	475,875
<i>Of which: Off-balance-sheet exposures</i>	3,600	1,872,403	3,693	-	-	471	1,872,310

  

	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					
<b>30 Jun 2020</b>							
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
<i>of which large corporates</i>	8,433	2,635,699	10,708	-	46,586	107	2,633,424
<i>of which SME corporates</i>	36,216	1,620,203	22,419	-	147,957	112	1,634,000
<i>of which Specialised Lending</i>	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
<i>of which secured by real estate property</i>	44,523	2,719,261	21,662	-	36,532	88	2,742,122
<i>of which retail SME</i>	1,484	36,739	720	-	862	6	37,503
<i>of which other retail exposures</i>	920	58,117	1,045	-	29,854	51	57,992
<b>Total IRB approach</b>	<b>115,965</b>	<b>7,233,837</b>	<b>67,033</b>	<b>-</b>	<b>295,479</b>	<b>370</b>	<b>7,282,769</b>
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
<b>Total Standardised approach</b>	<b>1,638</b>	<b>3,800,888</b>	<b>780</b>	<b>-</b>	<b>2,521</b>	<b>144</b>	<b>3,801,746</b>
<b>Total</b>	<b>117,603</b>	<b>11,034,725</b>	<b>67,813</b>	<b>-</b>	<b>298,000</b>	<b>514</b>	<b>11,084,515</b>
<i>Of which: Loans</i>	109,396	8,803,434	60,704	-	298,000	514	8,852,126
<i>Of which: Debt securities</i>	-	405,667	-	-	-	-	405,667
<i>Of which: Off-balance-sheet exposures</i>	8,207	1,628,779	7,109	-	-	-	1,629,877

Table 15. 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 H2	Net values a+b-c-d
	Defaulted exposures	Non-defaulted exposures					
31 Dec 2020							
Banks	-	3,978,224	20	-	-	21	3,978,204
Finance and insurance	-	11,038	5	-	33	1	11,033
Wholesale and retail	12,130	1,330,606	11,553	-	22,224	248	1,331,183
Transportation	10,473	546,205	4,727	-	12,163	1,008	551,951
Shipping	-	784	3	-	10,524	3,408	781
Business and household services	813	421,379	1,607	-	6,086	28	420,585
Construction	10,715	87,771	3,225	-	143,816	46	95,261
Manufacturing	18,301	593,693	15,231	-	13,179	60	596,763
Agriculture, forestry and fishing	1,187	251,291	1,338	-	401	51	251,140
Mining, oil and gas extraction	-	14,547	12	-	2	-	14,535
Electricity, water and gas supply	-	486,330	472	-	2,099	66	485,858
Commercial real estate management	14,520	835,952	4,642	-	24,056	35	845,830
Residential real estate management	-	-	-	-	-	-	-
Public Administration	-	433,801	4	-	-	2	433,797
Household mortgage	38,868	3,009,343	22,078	-	61,951	285	3,026,133
Other	3	20,172	29	-	330	3	20,146
Total	107,010	12,021,136	64,946	-	296,864	5,262	12,063,200

  

	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

Table 16. Credit quality of exposures by geography

	a	b	c	d	e	f	g
	Gross carrying values of					Credit risk	
31 Dec 2020	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	adjustment charges of the period 2020 H2	Net values a+b-c-d
Lithuania	105,075	9,722,418	63,923	-	296,204	1,832	9,763,570
Other countries*	1,935	2,298,718	1,023	-	660	3,430	2,299,630
Total	107,010	12,021,136	64,946	-	296,864	5,262	12,063,200

	a	b	c	d	e	f	g
	Gross carrying values of					Credit risk	
30 Jun 2020	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	Accumulated write-offs	adjustment charges of the period 2020 H1	Net values a+b-c-d
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

\* On 31 December 2020 other countries mainly comprise Sweden, Latvia, United Kingdom and Estonia.

\* On 31 December 2019 other countries mainly comprise Sweden, Estonia, People's Republic of China and Germany.

Table 17. Credit quality of forbore exposures

31 Dec 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	49,367	63,415	58,807	58,703	-2,642	-25,212	82,813	36,273
Central banks	-	-	-	-	-	-	-	-
General governments	-	-	-	-	-	-	-	-
Credit institutions	-	-	-	-	-	-	-	-
Other financial corporations	-	-	-	-	-	-	-	-
Non-financial corporations	27,458	46,221	45,306	45,190	-2,279	-18,857	51,046	25,954
Households	21,909	17,194	13,501	13,513	-363	-6,355	31,767	10,319
Debt securities	-	-	-	-	-	-	-	-
Loan commitments given	13	-	-	-	-	-	-	-
<b>Total</b>	<b>49,380</b>	<b>63,415</b>	<b>58,807</b>	<b>58,703</b>	<b>-2,642</b>	<b>-25,212</b>	<b>82,813</b>	<b>36,273</b>

30 June 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	-
<b>Total</b>	<b>29,762</b>	<b>63,099</b>	<b>59,509</b>	<b>59,138</b>	<b>-325</b>	<b>-26,124</b>	<b>59,929</b>	<b>33,024</b>

Table 18. Credit quality of performing and non-performing exposures by past due days

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
<b>Loans and advances</b>	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
<i>Central banks</i>	1,454,810	1,454,810	-	-	-	-	-	-	-	-	-	-
<i>General governments</i>	59,406	59,406	-	-	-	-	-	-	-	-	-	-
<i>Credit institutions</i>	65,584	65,584	-	-	-	-	-	-	-	-	-	-
<i>Other financial corporations</i>	2,877	2,877	-	-	-	-	-	-	-	-	-	-
<i>Non-financial corporations</i>	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
<i>Of which SMEs</i>	1,110,655	1,110,207	448	34,862	11,881	1,982	152	976	12,974	4,479	2,418	34,767
<i>Households</i>	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
<b>Debt securities</b>	385,358	385,358	-	-	-	-	-	-	-	-	-	-
<i>Central bank</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>General governments</i>	385,358	385,358	-	-	-	-	-	-	-	-	-	-
<i>Credit institutions</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Other financial corporations</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>Non-financial corporations</i>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Off-balance-sheet exposures</b>	1,273,904	-	-	4,261	-	-	-	-	-	-	-	4,245
<i>Central banks</i>	-	-	-	-	-	-	-	-	-	-	-	-
<i>General governments</i>	12,278	-	-	-	-	-	-	-	-	-	-	-
<i>Credit institutions</i>	28,738	-	-	-	-	-	-	-	-	-	-	-
<i>Other financial corporations</i>	3,110	-	-	-	-	-	-	-	-	-	-	-
<i>Non-financial corporations</i>	1,105,859	-	-	4,134	-	-	-	-	-	-	-	4,134
<i>Households</i>	123,919	-	-	127	-	-	-	-	-	-	-	111
<b>Total</b>	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 18. Credit quality of performing and non-performing exposures by past due days (continued)

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
<i>Of which SMEs</i>	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
<b>Total</b>	<b>10,833,385</b>	<b>9,201,266</b>	<b>3,345</b>	<b>122,098</b>	<b>29,814</b>	<b>7,498</b>	<b>14,040</b>	<b>4,707</b>	<b>14,027</b>	<b>52,012</b>	<b>-</b>	<b>117,603</b>

Table 19. Performing and non-performing exposures and related provisions

31 Dec 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	9,464,658	9,285,337	179,321	109,941	6,320	103,621	15,125	9,217	5,908	46,128	324	45,804	17,980	5,376,801	59,816
Central banks	2,899,475	2,899,475	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	78,899	78,897	2	-	-	-	5	5	-	-	-	-	-	-	-
Credit institutions	784,633	784,632	1	-	-	-	19	19	-	-	-	-	-	-	-
Other financial corporations	9,681	9,627	54	-	-	-	3	3	-	-	-	-	-	1,151	-
Non-financial corporations	2,683,323	2,606,976	76,347	62,995	1,198	61,797	8,322	5,034	3,288	29,397	28	29,369	16,480	2,440,099	31,757
Of which SMEs	833,352	787,112	46,240	59,107	1,193	57,914	3,700	1,625	2,075	27,666	27	27,639	682	792,628	29,778
Households	3,008,647	2,905,730	102,917	46,946	5,122	41,824	6,776	4,156	2,620	16,731	296	16,435	1,500	2,929,114	28,059
Debt securities	475,875	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Central bank	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	475,875	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Off-balance-sheet exposures	1,872,400	1,851,399	21,001	3,603	-	3,603	3,043	2,699	343	650	-	650	-	1,172,187	365
Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
General governments	6,395	6,337	58	-	-	-	1	1	-	-	-	-	-	6	-
Credit institutions	84,962	84,962	-	-	-	-	1	1	-	-	-	-	-	58,072	-
Other financial corporations	721	718	3	-	-	-	-	-	-	-	-	-	-	88	-
Non-financial corporations	1,651,420	1,633,576	17,844	3,561	-	3,561	2,797	2,483	314	637	-	637	-	1,082,124	365
Households	128,902	125,806	3,096	42	-	42	244	214	29	13	-	13	-	31,897	-
Total	11,812,933	11,136,736	200,322	113,544	6,320	107,224	18,168	11,916	6,251	46,778	324	46,454	17,980	6,548,988	60,181

Table 19. Performing and non-performing exposures and related provisions (continued)

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 20. Collateral obtained by taking possession and execution processes

31 Dec 2020	a	b
	Collateral obtained by taking possession	
	Value at initial recognition	Accumulated negative changes
Property, plant and equipment (PP&E)	-	-
Other than PP&E	1,013	379
Commercial immovable property	1,450	386
<b>Total</b>	<b>1,450</b>	<b>386</b>

30 Jun 2020	a	b
	Collateral obtained by taking possession	
	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
<b>Total</b>	<b>1,013</b>	<b>379</b>

\*Accumulated negative changes are per whole period.

Table 21. Changes in stock of general and specific risk adjustments

31 Dec 2020	a	b
	Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
Opening balance	60,704	-
Increases due to amounts set aside for estimated loan losses during the period	4,791	-
Decreases due to amounts reversed for estimated loan losses during the period	-3,111	-
Decreases due to amounts taken against accumulated credit risk adjustments	-5,885	-
Transfers between credit risk adjustments	4,665	-
Impact of exchange rate differences	-	-
Business combinations, including acquisitions and disposals of subsidiaries	-	-
Other adjustments	89	-
Closing balance	61,253	-
Recoveries on credit risk adjustments recorded directly to the statement of profit or loss	1,393	-
Specific credit risk adjustments directly recorded to the statement of profit or loss	1	-

30 Jun 2020	a	b
	Accumulated specific credit risk adjustment	Accumulated general credit risk adjustment
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 22. Changes in stock of defaulted and impaired loans and debt securities

	Gross carrying value of defaulted exposures
<b>31 Dec 2020</b>	
Opening balance	109,396
Loans and debt securities that have defaulted or impaired since the last reporting period	9,821
Returned to non-defaulted status	-7,863
Amounts written off	-1,294
Other changes	-6,650
Closing balance	103,410

	Gross carrying value of defaulted exposures
<b>30 Jun 2020</b>	
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

Table 23. Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

31 Dec 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	3,843	-	632	-
of which: Households	-	-	-	-
of which: Collateralised by residential immovable property	-	-	-	-
of which: Non-financial corporations	3,843	-	632	-
of which: Small and Medium-sized Enterprises	3,244	-	-	-
of which: Collateralised by commercial immovable property	999	-	-	-

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

31 Dec 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					
	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			Inflows to non-performing exposures	
Loans and advances subject to moratorium	19,729	19,648	856	3,600	81	-	81	-84	-77	-9	-51	-7	-	-7	-
of which: Households	19,426	19,345	612	3,332	81	-	81	-83	-76	-8	-50	-7	-	-7	-
of which: Collateralised by residential immovable property	18,868	18,787	612	3,316	81	-	81	-80	-73	-8	-49	-7	-	-7	-
of which: Non-financial corporations	303	303	244	268	-	-	-	-1	-1	-1	-1	-	-	-	-
of which: Small and Medium-sized Enterprises	303	303	244	268	-	-	-	-1	-1	-1	-1	-	-	-	-
of which: Collateralised by commercial immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Table 24. Information on loans and advances subject to legislative and non-legislative moratoria (continued)

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			
	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-			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-		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	73,053	73,053	2,698	13,621	176	131	176	-365	-323	-34	-208	-42	-1	-42	-
of which: Households	51,070	51,070	1,659	9,507	176	131	176	-240	-198	-17	-142	-42	-1	-42	-
of which: Collateralised by residential immovable property	48,864	48,864	1,527	8,931	174	131	174	-220	-178	-17	-131	-42	-1	-42	-
of which: Non-financial	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 25. Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

31 Dec 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	1,451	84,320							
Loans and advances subject to moratorium (granted)	1,451	84,320	-	64,591	6,034	13,229	466	-	-
of which: Households		65,216	-	45,790	6,010	12,950	466	-	-
of which: <i>Collateralised by residential immovable property</i>		61,676	-	42,808	5,840	12,616	412	-	-
of which: Non-financial corporations		19,104	-	18,801	24	279	-	-	-
of which: <i>Small and Medium-sized Enterprises</i>		19,104	-	18,801	24	279	-	-	-
of which: <i>Collateralised by commercial immovable property</i>		9,311	-	9,311	-	-	-	-	-

\*Count, not thousands

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	-	22,610	40,245	18,116	1,748	13,119	-
of which: Households		71,420	-	20,174	24,188	12,191	1,748	13,119	-
of which: <i>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	-	-	-
of which: <i>Small and Medium-sized Enterprises</i>		24,418	-	2,435	16,058	5,925	-	-	-
of which: <i>Collateralised by commercial immovable property</i>		12,115	-	735	7,547	3,833	-	-	-

\*Count, not thousands