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## **Establishment of the systemic risk buffer requirement for Lithuanian retail exposures secured by residential property**

Passed 17.05.2022 No. 4

This decree is established on the basis of subsection 86<sup>49</sup>(2)1) and (4)4) of the Credit Institutions Act.

**§ 1.** All credit institutions authorised in Estonia must apply a 2% systemic risk buffer rate for all retail exposures to natural persons resident in Lithuania that are secured by residential property when calculating the systemic risk buffer.

**§ 2.** The requirement in paragraph 1 is applied cumulatively with other systemic risk buffer requirements that apply in Estonia.

**§ 3.** This Decree enters into force on 1 July 2022.

Madis Müller  
Governor