

Bank Name	Bank of Valletta Plc
LEI Code	529900RWC8ZYB066JF16
Country Code	MT



Key Metrics

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	946	985	982	894	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	946	985	982	894	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	946	985	982	894	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	946	985	982	894	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,109	1,149	1,144	1,057	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,109	1,149	1,144	1,057	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	4,442	4,500	4,461	4,394	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,442	4,500	4,461	4,394	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.30%	21.90%	22.00%	20.34%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.30%	21.90%	22.00%	20.34%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.30%	21.90%	22.00%	20.34%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.30%	21.90%	22.00%	20.34%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	24.97%	25.53%	25.65%	24.06%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.97%	25.53%	25.65%	24.06%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	14,194	14,632	14,749	14,597	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.67%	6.73%	6.66%	6.12%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	946	985	982	894	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	946	985	982	894	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	14,194	14,632	14,749	14,597	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	14,194	14,632	14,749	14,597	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.67%	6.73%	6.66%	6.12%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.67%	6.73%	6.66%	6.12%	[A.2]/[B.2]	



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			As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	1,109	1,149	1,144	1,057	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	946	985	982	894	C 01 00 (-0020 -0010)	Article 50 of CBR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital		633	633	633		
	A.1.2	instruments)	633	359	358		C 0s.00 (r0030,c00s0)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		Retained earnings				314	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	10	9	8	5		Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	44	49	49	49	C 0s.00 (r0200,x00s0)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	4	3	3	3	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1	-1	-1	-1	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (l) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) or
	A.1.8	(-) Intangible assets (including Goodwill)	-30	-32	-34	-37	(r0340,c0010)	COR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	-46	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 2-8(1) point (k) (ii), 2-8(1) point (k) (ii), 3-8(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 0s.00 (r0480,c00s0)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,±0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 49(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-39	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	-36	-36	-26	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 0s.00 (r0690,c0010) + C 01.00 (r0700,c010) + C 01.00 (r0710,c010) + C 01.00 (r0740,c010) + C 0s.00 (r0744,c010) + C 0s.30 (r0746,c011)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	946	985	982	894	C 0s.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	163	163	163	163	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	163	163	163	163	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	$\begin{array}{c} C\ 05.00\ (r0910,c0010)+C\ 01.00\\ (r0920,c0010)+C\ 01.00\ (r0930,c0010)+C\\ C\ 01.00\ (r0950,c0010)+C\ 05.00\ (r0950,c0010)\\ +C\ 01.00\ (r0955,c0010)+C\ 05.00\\ (r0970,c0010)+C\ 01.00\ (r0974,c0010)+C\\ 01.00\ (r0978,c0010) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	4,442	4,500	4,461	4,394	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	21.30%	21.90%	22.00%	20.34%	CA3 (1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.30%	21.90%	22.00%	20.34%	CAS (3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	24.97%	25.53%	25.65%	24.06%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	946	985	982	894	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	21.30%	21.90%	22.00%	20.34%	A.4.3.01.0)] [D.1]/[8-8.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	21.30%	0	0	20.34%	C 05.01 (10440.c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to 72 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10440,c0030)	
	F		0	0	0		C 05.01 (10440.c0040)	
	•	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	c sovet (rowed,cooled)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indinuments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" —clease note that this minth lead to differences to fully loaded CET1 capital ratio exhibitation by the particulation banks e.u. in their Pillar 3 disclosure



Overview of Risk exposure amounts

					1
	A - of 20 /00 /2021	RW As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	3,952	4,020	3,988	3,916	C 02.00 (r0040, dxi10) - [C 07.00 (r0090, d2201, sx001) + C 07.00 (r0110, dx220, sx01) + C 07.00 (r0130, dx220, sx01) + C 08.01 (r040, dx20, sx01) + C 08.01 (r040, dx20, sx01) + C 08.01 (r0400, dx20, sx01) + C 08.01 (r0440, cx260, sx02) + C 08.01 (r050, dx260, sx02) + C 08.01 (r0400, dx260, sx02) + C 08.01 (r0400, dx260, sx02) + C 08.01 (r0400, dx260, sx02)
Of which the standardised approach	3,952	4,020	3,988	3,916	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	3	2	2	3	C 07.00 (r0090, c1220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0090, c1260, s002) + C 08.01 (r0090, c1260, s002) + C 08.01 (r0090, c1260, s002) + C 07.00 (r0460, c1010)]
Credit valuation adjustment - CVA	1	1	1	1	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	23	22	20	24	C 02.00 (10470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2	2	2	1	C 02.00 (r0520, c0010)
Of which the standardised approach	2	2	2	1	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, cds01)*12.5+C 20.00 (r0010,-0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	462	453	449	449	C 02.00 (r0590, c0010)
Of which basic indicator approach	462	453	449	449	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	4,442	4,500	4,461	4,394	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



2022 EU-wide Transparency Exercise P&L Bank of Valletta Plc

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	141	195	48	105
Of which debt securities income	15	22	6	12
Of which loans and advances income	126	172	42	93
Interest expenses	29	39	9	17
(Of which deposits expenses)	8	11	2-	4
(Of which debt securities issued expenses)	4	6	1	3
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	1	0	0
Net Fee and commission income	53	75	18	37
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-4	-5	-4	-7
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	2	1	0	1
Gains or (-) losses from hedge accounting, net	4	5	4	7
Exchange differences [gain or (-) loss], net	7	9	2	5
Net other operating income /(expenses)	0	0	0	0
TOTAL OPERATING INCOME, NET	175	243	59	131
(Administrative expenses)	121	161	35	75
(Cash contributions to resolution funds and deposit guarantee schemes)	10	15	4	8
(Depreciation)	15	20	5	10
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	103
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	103
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-6	-19	-7	9
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-6	-19	-7	9
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	11	14	1	-4
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	46	81	22	-77
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	34	56	14	-51
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	34	56	14	-51
Of which attributable to owners of the parent	34	56	14	-51
(1) Information available only as of end of the year				

⁽i) Information available only as of end of the year

(2) For IFRS compliance banks 'zero' in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20				As of 31,	12/2021			As of 31	/03/2022			As of 30	/06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	air value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	4,347				4,777				4,585				4,185				IAS 1.54 (i)
Financial assets held for trading	2	0	2	0	1	0	1	0	1	0	1	0	5	0	5	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	34	1	11	23	32	1	11	21	33	0	11	21	34	0	13	20	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	112	1	111	0	106	1	105	0	97	1	96	0	90	1	89	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	457	86	371	0	314	159	155	0	456	143	313	0	570	224	347	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	8,509				8,654				8,863				9,018				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.2
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	461				475				461				488				
TOTAL ASSETS	13,921				14,358				14,496				14,391				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		,	ls of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30,	06/2022			
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	437	0	0	0	0	0	295	0	0	0	0	0	438	0	0	0	0	0	553	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	3,369	31	0	-1	0	0	3,413	31	0	-1	0	0	3,442	36	0	-1	0	0	3,480	31	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	4,428	624	230	-23	-33	-115	4,519	633	222	-24	-20	-120	4,647	659	239	-16	-19	-125	4,803	662	219	-25	-31	-122	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽P) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

Bank of Valletta Plc

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	7	5	1	1	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	12,483	12,900	13,042	13,071	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	14	12	9	6	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	134	123	120	40	IAS 37.10; IAS 1.54(I)
Tax liabilities	6	7	7	7	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	168	184	177	195	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	12,811	13,232	13,356	13,320	IAS 1.9(b);IG 6
TOTAL EQUITY	1,110	1,126	1,140	1,071	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	13,921	14,358	14,496	14,391	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

Bank of Valletta Plc

(mln EUR)

			Carrying	amount]
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		21	18	10	7	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Situit positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	500	500	500	500	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	349	371	389	375	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	341	365	385	371	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	66	60	56	43	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	38	42	47	33	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	480	482	453	522	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	296	296	295	389	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,874	3,168	3,152	3,014	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,748	3,046	3,047	2,917	ECB/2013/33 Annex 2.Part 2.9.1
	Households	8,051	8,156	8,330	8,454	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	7,009	7,153	7,533	7,837	Annex V.Part 1.42(f), 44(c)
Debt securities issued		163	163	163	163	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	163	163	163	163	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		12,504	12,918	13,052	13,078	



2022 EU-wide Transparency Exercise Market Risk

Bank of Valletta Plc

	SA					•	м									IM						
	58		VaR (Memoran	ndum item)	STRESSED VaR (Memorandum item)	INCREME AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT			VaR (Memori	andum item)	STRESSED VaR (I	Memorandum item)	INCREI DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0							0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0						
Foreign exchange risk Commodities risk	2 0	2 0	0	0	0	0							0	0	0	0						
Total	As of 31/03/2022	As of 30/06/2022	0	0	0	0 As of 31/	03/2022	0		0	0	0	0	0	0	0 As of 30/06	0 i/2022	0	0	0	0	•
Traded Debt Instruments Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 2 0	0 0 1 0	0 0 0 0	0 0 0	0 0 0	0 0 0							0 0 0	0 0 0	0 0 0	0 0 0						
Total	2	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach Bank of Valletta Pc

					Standardisc	d Approach							
		As of 30/09/2021 As of 31/12/2021											
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	(min EUR, %) Central governments or central banks	6.225	6.156			6.588	6.532						
	Regional governments or local authorities	96	93	11		78	75						
	Public sector entities	73	192	37		73	198	37					
	Multilateral Development Banks	288	288	0		289	289	0					
	International Organisations	93	93	0		102	102	0					
	Institutions	1,370	1,345	439		1,362	1,340	399					
	Corporates	2,824	1,285	1,077		2,973	1,479	1,246					
	of which: SME	2,032	856	647		2,213	1,068	824					
	Retail	1,567	843	605		1,577	900	645					
Consolidated data	of which: SME	122	120	62		135	133	70					
	Secured by mortgages on immovable property	2,544 491	2,539 490	926 193		2,370 308	2,369 308	855 118					
	of which: SME Exposures in default	252	107	116	112	247	95	104	114				
	Exposures in default Items associated with particularly high risk	160	71	107		162	70	105	114				
	Items associated with particularly high risk Covered bonds	160	/1	107		102	70	103					
	Claims on institutions and comorates with a ST credit assessment	ŏ	i o	ő		ő	ő	i o					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	197	197	237		196	196	233					
	Other exposures	504	374	399		524	387	390					
	Standardised Total ²	16,193	13,582	3,954	325	16,542	14,034	4,023	320				

					Standardisc	ed Approach			
			As of 30/	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	5,407	5,339	0		5,687	5.631	0	
	Regional governments or local authorities	41	38	0		36	33	0	
	Public sector entities	73	192	37		73	198	37	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	39	13	17		44	21	4	
	Corporates	2,600 2,029	1,060 853	945 644		2,771 2,209	1,278	1,127 821	
	of which: SME Retail	1,562	85.5 839	602		2,209 1,573	1,065	821 643	
	of which: SMF	1,502	120	62		1,573	133	70	
MALTA	Secured by mortsages on immovable property	2.529	2.524	921		2,355	2.354	849	
	of which: SME	491	490	193		308	308	118	
	Exposures in default	249	105	114	110	244	93	102	113
	Items associated with particularly high risk	160	71	107		162	70	105	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)					. 0			
	Equity	163 504	163 374	203 399		165 524	165 387	202 390	
	Other exposures	504	3/4	399		524	387	590	
	Standardised Total ²	E estada e e e e e			323				318

		exposures, but includes genera	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Come de construencia de conseil d	1927 25 0 0 0 1022 344 0 0 0 0 0 0 0 0 0 0 0 0 0 0	197 25 0 0 102 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0		197 25 0 0 75 34 0 0 0 0 0 0 0	197 25 0 0 0 75 34 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 5 0 0 2 2 2 4 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				0				0

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(3) That was an advantation and provision gas country of constrainty residuals from the substitution adjustments (EANs) and other one thank substitutes and to the research. As in technique and out that substitution adjustments (EANs) and other one thank substitutes (EANs) and other one thank substitutes (EANs) and other one thank substitutes (EANs) and other othe

				Standardis	ed Approach			
		As of 30	/09/2021			As of 31	/12/2021	
(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control conversaments or central basins acquired approximation or basin and information acquired approximation of basin and information and informational organizations informational organizations conversation of orbits (SHE) Conversation acquired organizations acquired organizations acquired organizations acquired organizations acquired organizations acquired organizations acquired organization acquired organization	288 44 41	2		0	0 0 0 2899 58 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2895 58 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0

		(2) Total value adjustments an exposures, but includes gener		nterparty excludes those for se	curitisation exposures, additions	il valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisi	ed Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	(ritle ELIR. "N)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control ancessments to central basins Resilucial conversation for local substitions Resilucial conversation for local substitions Resilucial conversations Resilucial control ancessis and resilucial substitutions Resilucial control ancessis and resilucial substitutions Resilucial conference and resilucial substi	96 3 0 0 171 19 0 0 0 0 0 0 0 0 0	96 3 0 0 171 19 0 0 1 0 0 0 0 0	0 1 0 0 62 21 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	120 3 0 0 157 17 0 0 0 0 0 0 0 0	128 3 0 0 157 257 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 55 11 0 0 0 0 0 0 0 0	0
1	Standardised Total ²								



EBA LUCTURAN 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Bank of Valletta Pic

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
BELGIUM	Control occurrence for control basis of the System Control occurrence for control basis of the Control occurrence for the Control	109 0 0 0 0 0 10 0 0 0 0 0 0 0 0 0 0	109 0 0 0 0 4 10 10 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0	0	107 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	109 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0	0
		(ii) Original exposure, unlike Exp	osure value, is reported before	taking into account any effect	due to credit conversion factors	or credit risk mitigation technic	ues (e.o. substitution effects).		

		exposures, but includes gener	a credit risk acquisiments.						
					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
	(min EUR. %))	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Control ancessments or central banks Resilvand conversation for local anti-Ordes Resilvand conversation for local anti-Ordes Resilvand conversations Resilvand or local anti-Ordes Resilva	83 0 0 0 53 0 0 0 0 0 0 0	83 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 18 0 0 0 0 0 0 0 0 0 0 0		103 0 0 0 49 0 0 0 0 0 0	103 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 15 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				0				0

Objanie appouse, unitie Exposure value, in reponded before taking into account any effect due to oresist convenion faces or could nisk mitigation tachniques (u.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds educations natised to the

Centrul discontinuental de candre la basil. Ricilizad convermente et local sentrul tres Ricilizad convermente et local sentrul tres Partici section estimation d'assistante Entrul consideration d'assistante International d'assistante International d'assistante International d'assistante International de la consideration UNITED KINGDOM Societa de la consideration Societa de la considera	inal Exposure ¹		Risk exposure amount	Standardise Value adjustments and provisions ²			Risk exposure amount	Value adjustments and provisions ²
Centrul discontinuental de candre la basil. Ricilizad convermente et local sentrul tres Ricilizad convermente et local sentrul tres Partici section estimation d'assistante Entrul consideration d'assistante International d'assistante International d'assistante International d'assistante International de la consideration UNITED KINGDOM Societa de la consideration Societa de la considera	inal Exposure ¹			Value adjustments and provisions ²	Original Exposure ¹			Value adjustments and provisions ²
Comb of communication of control Sealer Relational over-measure for local sealer of time Relational over-measure for local sealer of time Parket sealer control and time the sealer Formational over-measure of time the sealer Formational over-measure of time time the sealer Formational over-measure of time time time time time time time time	inal Exposure ¹	Exposure Value ² 4 14 0 0 0 0 0 0	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹ 14 0	Exposure Value ¹ 14 0	Risk exposure amount	Value adjustments and provisions ²
Coult of ownerments or central banks Residual economists or local salterifies Public section stiffs Public section stiffs International Constraints	18	4 14 0 0 0 0 0 0 0 0	0		14 0 0	14 0 0	0	
Items associated with entirclusive bish risk. Covered books Claims on institutions and cornor acts with a 5T credit assessment Collection investments undertailmine (CUI) Other areassures Standardised Intal [®]	3	1 181 0 30 0 0 1 1 1 0 0 0 0 0 0 1 1 1 1 0 0 0 0	0 59 15 0 0 1 1 0 0 0		0 155 30 0 0 1 1 0 0 0 0 0	0 155 30 1 1 4 4 0 0 0	0 0 51 15 0 0 1 1 0 0 0	1

***Original exposure, unlike Exposure value, is reponsed before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (u.p. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVAs) and other own funds inductions related to the

					Standardisc	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	91	91	0		97	97	0	
	Regional governments or local authorities	0		0		0	0		
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	32	32	16		32	32	14	
	Corporates	0		0		0	0	0	
	of which: SME Retail			0		0		0	
	Retail of which: SME	1	1	1		1	1	1	
AUSTRIA	of which: SME Secured by mortgages on immovable property	0		0		0			
	of which: SME	0		0		0	0		
	Exposures in default	0		0	0	0	0	0	
	Items associated with particularly high risk	ō	ō	ō	_	ō	ō	i i	
	Covered bonds	0	ō	0		o o	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0		0		0	0	0	
	Standardised Total ²								

		 In the what is a first productive for country or coun									
					Standardis	ed Approach					
			As of 30	/09/2021			As of 31	/12/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments as provisions ²		
	(min EUR, %) Central governments or central banks	56	56	0		88					
	Regional governments or local authorities	0	0	0		0	0				
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0				
	International Organisations	0	0	0		0	0	0			
	Institutions	79	79	16		96	96	. 19			
	Corporates	0	0	0		0	0				
	of which: SME Retail	0		0		0	0	0			
	Retail of which: SMF	0		U		u o	0				
ITALY	of which; sine Secured by mortgages on immovable property	2	2	1		2	2				
	of which: SME	i i		i i		â	î	i			
	Exposures in default	o o	i i	ō	0	ō	0	i i			
	Items associated with particularly high risk	0	0	0		0	0				
	Covered bonds	0	0	0		0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0				
	Equity	0	0	0		0	0	0			
	Other exposures			0							
	Standardised Total ²				0						

⁽ⁱ⁾ Objesiel appeares, urbise Eposares value, in reported before taking into account any effect due to credit convention factors or credit risk indigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty encloses those for securitation exposures, additional valuation adjustments ((fiv.ks)) and other core funds designations are provided to the exposures, this include are controlled in the exposures, this include are controlled in the exposures, this include are controlled to the exposures, this include are controlled to the exposures, this include are controlled to the exposures, the include are controlled to the exposures, the include are controlled to the exposure of the exposures of the exposure of the exposure of the exposure of the exposures of the exposure of the exposure

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Central querenments or central salamis Seguinal querenments de borja atthorities Seguinal querenments be borja atthorities Seguinal querenments benis Seguinal productions of the seguinal segui	24 0 0 0 72 35 0 0 0 0 0 0 0	24 0 0 0 7 7 7 2 3 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 22 15 0 0 0 0 0 0	0	24 0 0 44 34 36 0 0 0 0	24 0 0 0 0 44 34 36 0 0 0 0 0 0	0 0 0 0 0 15 15 0 0 0 0 0	٥
	Standardised Total ²								



	ı		Standardised Approach									
			As of 31)	03/2022			As of 30,	06/2022				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(min EUR, %) all povernments or central banks	6.724	6,669			6,595	6.541					
	al governments or central banks	79	0,009			76	0,541					
	c sector entities	72	196	36		72	189	36				
	lateral Development Banks	282	282	0		296	296	0				
	national Organisations	130	130	0		157	157	0				
Institut	utions	1,258	1,235	370		1,153	1,131	351				
Corpora	orates	2,780	1,333	1,123		2,747	1,291	1,104				
		2,053	945	720		2,024	931	702				
Retail		1,648	948	679		1,663	972	698				
	which: SME	144	141	74		136	133	69				
Secured	red by mortgages on immovable property	2,535	2,534	923		2,635	2,629	958 196				
	which: SME	426 272	426 107	168 116	122	498 245	497 88	196	115			
	sures in default s associated with particularly high risk	137	107	116	122	245 156	88	106	115			
	s associated with particularly high risk red bonds	137	/0	100		130	/1	100				
	s on institutions and cornerates with a ST credit assessment	o o	ő	ŏ		ő	ů o	ő				
	tive investments undertakings (CIU)	o o	ō	ō		o o	ō	i o				
Equity		196	196	233		191	191	233				
Other e	exposures	527	384	397		549	353	329				
Standay	lardised Total ²	16,640	14,160	3,989	319	16,536	13,981	3,919	390			

		calculated as of last quarter							
					Standardise	d Approach			
			As of 31)	03/2022			As of 30/	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)	5.716	5.662			5.447	5.393		
	Central governments or central banks Regional governments or local authorities	5,/16	5,662			5,447	5,393	0	
	Regional governments or local authorities Public sector entities	72	196	26		33	189	26	
	Multilateral Development Ranks	'â				10	109		
	International Organisations	0	0	0		0	0	0	
	Institutions	45	22	4		35	13	4	
	Corporates	2,582	1,135	1.004		2.583	1.128	1.001	
	of which: SME	2,041	933	710		2,012	920	692	
	Retail	1,644	943	676		1,659	968	696	
MALTA	of which: SME	144	141	74		136	133	69	
MALIA	Secured by mortgages on immovable property	2,518	2,518	917		2,619	2,612		
	of which: SME	426	426	168		498	497	196	
	Exposures in default	269 137	105	114	121	243 156	87	93	- 11
	Items associated with particularly high risk	137	70	106		156	71	106	
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0			0	0	0	
	Collective investments undertakings (CIU) Equity	165	165	201		158	158	200	
	Other exposures	527	384	397		549	353		
	Standardised Total ²	327	301	337	317	,,,,	333	31.7	38

		exposures, but includes gener	al credit risk adjustments.						
					Standardisc	d Approach			
			As of 31,	/03/2022			As of 30,	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Committee Commit	219 25 0 0 0 154 27 0 0 0 0 0 0	219 25 0 0 154 27 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 36 21 1 0 0 0 1 1 0 0 0 0 0		275 255 0 0 171 27 0 0 0 0 0 0 0 0 0 0	275 25 0 0 0 171 27 0 0 0 0 0 0 0	5 0 0	o
	Standardised Total ²	Ů			0			· ·	0

		exposures, but includes genera			CONTRACTOR EXPOSITION IN SECURITION				
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	282	282	ů o		296	296	ő	
	International Organisations	86	86	0		100	100	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0			0	0	0	
	of which: SME	o o	ů o	ů o		ő	ů	ő	
Other Countries	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	U	0		0	U	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0				0	0	
	Equity	15	15	15		17	17	17	
	Other exposures	0	0	0		0	0	0	
	Charles de La Valuel								

Control deveroments or control above from REF, %) 120 120 120 131 141			exposures, but includes gener	al credit risk adjustments.						
Control descriptions of control forms Control descriptions Con						Standardise	d Approach			
Control deveroments or control above from REF, %) 120 120 120 131 141				As of 31,	03/2022			As of 30,	06/2022	
Control out-out-montal or control blooks 120 120 144 144 6 6 6 6 6 6 6 6 6			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	FRANCE	Comit al occurrence or control basins control comments or control basins produced comments or broad arthrofose Middlisteral Development Basins Middlisteral Development Basins Middlisteral Development Basins Middlisteral Developments Middlisteral Development	120 0 0 0 151 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	120 0 0 0 0 151 17 0 0 0 1 0 0 0	0 0 0 0 2 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



As of 31/63/2022		Bank of Valletta Pic								
Control decomments or control lasts Control decomment or control lasts Control lasts Control decomment or control last Control decomment or control lasts Control decomment Control d						Standardise	d Approach			
Compared Expositive Compared Expositive				As of 31,	/03/2022			As of 30,	06/2022	
Coul of excessmental or control tables 141 141 5 5 5 5 5 5 5 5 5			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	BELGIUM	Central coverements or central sales and accessions of contractions or boal anthrotical sections of contractions of the contractions of the contractions of contractions or co	109 0 0 0 0 43 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	109 100 100 100 100 100 100 100 100 100	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	141 0 0 0 45 0 0 0 0 0 0 0 0	141 0 0 0 45 0 0 0 0 0 0	000000000000000000000000000000000000000	٥
			(1) Original assessment unlike E		n taken into second one offer	O de la contracta de la constante de la contracta de la contra	e a coult oil estication today	over (o a coloribation effects)		0

		exposures, but includes gener		anapaty enouses unuse for se	arasauri equiure, austuria	rasacci aqualitata (Ara)	and delet dell lands reducted	is reason to the	
					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR, *N)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Combination of the Combination of Comb	123 0 0 0 111 8 8 8 0 0 0 0 0	123 0 0 0 31 18 8 8 0 0 0 0 0	0 0 0 12 7 7 7 0 0 0 0 0	0	123 0 0 44 8 8 8 0 0 0 0 0	123 0 0 44 48 8 8 8 0 0 0 0 0 0	0 0 0 22 27 7 7 7 0 0 0 0 0	

			As of 31/	03/2022	Standardise	d Approach	4s of 30.0	(AC /2022					
			As of 31/	03/2022			As of 30/	06/2022					
								As of 30/06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Realousi Public see International Internatio	alea Inch. 59E Finds 59E F	28 0 0 0 0 104 30 1 0 0 1 0 0 0 0	28 0 0 0 104 3 0 1 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 0 0 0 0		28 0 0 93 30 0 0 4 6 0 0 0	28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 38 15 0 0 2 2 1 1 0 0 0 0	ô				

(1) Original exposure, unlike Exposure value, in reported before taking into account any effect due to credit convenion factors or credit nisk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments an exposures, but includes genen		nterparty excludes those for sec	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	is related to the	
		exposures, our mosces gener	a Creat rax adjustments.		Standardise	d Approach			
			As of 31,	03/2022			As of 30	(06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
AUSTRIA	Gen CA, No. (See See See See See See See See See Se	97 0 0 0 0 1 1 1 0 0 0 0 0	97 0 0 0 27 0 0 1 1 0 0 0 0	0 0 0 0 0 13 0 0 1 1 0 0 0 0	0	108 2 0 0 0 26 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	108 28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 13 3 0 0 0 0 0 0 0 0 0 0	٥
	Other exposures Standardised Total ²	0		°	0	·	-	0	0

		- orcosses. I.u.t. includes connect credit risk adjustments. Standard I sed. Approach												
					Standardise	ed Approach								
			As of 31,	03/2022			As of 30	06/2022						
	(mh EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
ITALY	Control on commencia or control habits Reclinated occurrence or local authorities Public societa emilities Public societa emilities Public societa emilities Institutions Control of the control of	1200 0 0 0 0 82 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	120 0 0 0 0 82 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		119 0 0 0 10 10 0 0 11 0 0 0 0 0 0 0 0 0	119 0 0 0 0 10 10 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	٥					
	Standardised Total ²				0				0					

		exposures, but indudes gener								
					Standardise	ed Approach				
			As of 31	/03/2022			As of 30	06/2022		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
NETHERLANDS	Control of posteroments or control with All No. No. Angional power-most to local submitties redults excent entities Militatives (De control of the contro	24 0 0 0 27 37 0 0 0 0 0 0 0 0	244 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 19 19 0 0 0 0 0	0	40 0 0 40 32 0 0 0 0 0 0	40 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 34 13 13 0 0 0 0 0 0 0		
	Other exposures Strandardical Total ²	0		0						



Credit Risk - IRB Approach

							IRB App	proach					
				As of 30	09/2021					As of 31/	12/2021		
		Original	Exposure ¹	Exposure			Value adjustments	Original Exposure ¹		Exposure			Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽i) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2022					As of 30,	/06/2022		
		Original	al Exposure Exposure		Risk expos	sure amount	Value adjustments	Original Exposure ¹		Exposure			Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonuateu uata	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽i) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

				Bank of Valletta Pic										
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Austria	(((((((((((((((((((0 0 0 0 2 12 18 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	0 0 0	0		0 0 1 12 13 18 18 19 19 19 19 19 19 19 19 19 19 19 19 19	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M [Belgium	(11 9 9	0 0 0 0 10 10 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M []	Bulgaria													
f 0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

		Bank of Valletta Plc												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	D	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
10-3M1 13M-1Y1			0	i d	0		0 0		0	0	0	0	(
[0 - 3M [Finland	0 0 19 19	0 0 0 19 0	0	0 0 0 0		0 0 0 0 19 0 19	0	0 0 0 0	0 0 0 0	0 0 0 0	0	(((((((((((((((((((0
[0 - 3M	France	3 0 0 11 22 33 33 23	3 0 0 11 2 22 53 33 31	0	0 0 0 0 0		3 0 0 0 1 1 1 1 2 2 3 3 3 3 5 3 1	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((1
[0 - 3M [Germany	0 0 22 44 44 1000 5	5	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 22 2 42 42 109 5 199 5 223	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		5
[0 - 3M 13M - 11 13M - 12 1 1 1 1 1 1 1 1 1	Croatia													
10 - 3M	Greece		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													J
Total Total Tam - 1y Tam - 1y Tam - 2y Total	Ireland	0 0 5 3 3	0 0 0 5 0 36 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 5 5 0 36 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(0)	
Total Tota	Italy	**************************************	3 2 3 12 6 6 6 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3 3 12 66 66 0 88	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(
Total Tota	Latvia		00				00							



General governments exposures by country of the counterparty

		Bank of Valletta Plc												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania	0 0 3 3 9	0 0 0 3 3 6 0	0 0 0 0	0 0 0 0 0		0 0 0 3 3 6 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Luxembourg	0 15 3 5 5 0	0 0 15 3 5 26 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 15 3 5 5 26 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Maita	145 147 119 119 122 333 465 20 1,372	145 147 119 122 353 465 20 1.372		0 0 1 0 0 0	13 6	81 114 122 353 376 20	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	69 0 0 0 0 0 3 72	0	37
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands	0 12 0 2 2 10 0	0 0 12 0 2 10 0 2	000000000000000000000000000000000000000	0		0 0 12 0 2 10 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Poland													
[0 - 3M [Portugal	13 13 0 0 2 7	0 13 0 0 0 2 7	000000000000000000000000000000000000000	0 0 0 0		0 13 0 0 2 7 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((
[0 - 3M [Romania													
[0 - 3M [] [3M - 1Y [] [1Y - 2Y [] [2Y - 3Y [] [3Y - 5Y [] [5Y - 10Y [] [10Y - more]] [10Y - more] Total	Slovakia	0 0 0 0 22 5	0 0 0 0 0 27 5	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 27 5	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((
To - 3M	Slovenia	0 0 0 5 15	0 0 6 0 15	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 6 0 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((



General governments exposures by country of the counterparty

				Bank of Valletta Plc										
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Spain	11 22 55 10	0 0 5 5 5 5 5 5 5 5 5 5 6 6 6 6 5 5 5 5	0 0 0 0 0	0 0 0 0 0		0 5 13 6 28 52 0 103	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
0 - 3M 13M - 1Y	Iceland													
[0 - 3M [Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada	14	0 0 3 5 6 6 6 0 0 0 0 0 5 5 5 5 14	0 0 0 0 0	0 0 0 0 0		0 3 6 0 0 0 5 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	3
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Bank of Valletta Plc							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total Tota	Latin America and the Caribbean													



General governments exposures by country of the counterparty

Bank of Valletta Plc

							Bank of Valletta Pic							
							As of 31/12/2021	L						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance si	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	(((((22)	0 0 5 15 0 0 0 7 27 16	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 15 0 0 27 16	0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
- (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							Bank of Valletta Plc							
							As of 30/06/2022							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	heet exposures	
			Total carrying amount of		Non-derivative financial a	ssets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Austria	0 0 24 18 30 30 7	0 0 24 18 30 30 7	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 24 18 30 30 7	((((0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0		
Total Total Total Total Total Total Total	Belgium	110 0 14 13 28 7 7	0 13 14 13 28 73 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 13 14 13 28 73 0		000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		
To - 3M	Bulgaria						242			·		·		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
Total	Czech Republic													
To - 3M	Denmark													
[0 - 3M [Estonia													



General governments exposures by country of the counterparty

		Bank of Valletta Plc												
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Finland	0 0 0 4 19 0	0 0 0 4 19 0 23	0 0 0 0 0	0 0 0 0 0		0 0 0 4 19 0 23	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [France	0 5 16 18 28 42 33	0 5 16 18 28 42 35	0 0 0 0 0	0 0 0 0 0		0 5 16 18 28 42 35 144	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Germany	0 20 58 33 68 104 10	10	0 0 0 0 0	0 0 0 0 0		0 20 58 39 68 104 10	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	5
[0 - 3M [Croatia													
[0 - 3M [Greece	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M [Hungary													
Total Tota	Ireland	0 5 0 38 38	0 0 5 0 1 38 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 5 0 1 38 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total	Italy	*** 0 6 6 11 17 7 19 11 11 11 11 11 11 11 11 11 11 11 11	0 6 0 11 31 71 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 6 0 11 31 71 0	0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	
Total Tota	Latvia	119	119	·	v		119			·		,		,



General governments exposures by country of the counterparty

				Bank of Valletta Plc										
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		Non-derivative financial as	sets by accounting portfoli	,	Derivatives with po	sitive fair Value	Derivatives with	negative fair value			Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Lithuania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 3 5 9	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((0
[0 - 3M [Luxembourg	11 3 3 11 15	0 0 0 0 5 5 5 5 5 5 5 5 5 5 5 5 6 6 5 15 6 6 5 6 5	000000000000000000000000000000000000000	0 0 0 0 0		0 5 15 0 31 13 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Malta	27- 28- 3 1 12- 41- 45- 2 1,612	1 21	0	0 0 1 0 0 0	26 20 8 8	34 122 416 369 21	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	69 0 0 0 0 0 1	1 0 0 0	36
0 - 3M	Netherlands	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 20 3 7 10 0	0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		
[0 - 3M [Poland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Portugal	11	2 2 12 2 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2 12 0 0 2 10 0 2 2 2	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Romania													
[0 - 3M [Slovakia	11 11 11 13 13 13 13 13 13 13 13 13 13 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 16 10 5 31	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	(((((((((((((((((((0
[0 - 3M [Slovenia	22:	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 6 0 25 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	((((((0



General governments exposures by country of the counterparty

			Bank of Valletta Pic											
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	D	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at far value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Spain	0 5 19 8 8 23 67 0 123	0 5 19 8 23 67 0	0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M 1 1 1 1 1 1 1 1 1	Sweden													
[0 - 3M [United Kingdom	0 9 9 3 6 9 9	0 0 9 3 6 9 0 0	0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0
[0 - 3M 1 1 1 1 1 1 1 1 1	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Australia													
[0 - 3M [Canada	0 3 6 0 0 0 14	0 3 6 0 0 5 0	0 0 0 0 0	0 0 0 0 0		0 0 3 6 6 0 0 0 0 5 0 14	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	3
[0 - 3M [3M - 17 [11 - 27 [12 - 37 [33 - 57 [137 - 57 [107 - more]]	Hong Kong													



General governments exposures by country of the counterparty

				Bank of Valletta Plc										
							As of 30/06/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
Total	Other advanced economies non EEA													
10 - 3M	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
Total Tota	Latin America and the Caribbean													



General governments exposures by country of the counterparty

								Bank of Valletta Plc							
								As of 30/06/2022	:						
							Direc	t exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
													Off-balance s	heet exposures	
						Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	h negative fair value			
	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
-	[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	22 23 33 24	0 0 0 0 1 1 21 1 0 3 3 23 3 30 25 25 1 100 1 100 1	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 21 0 23 30 25	0 0 0 0 0	000000000000000000000000000000000000000	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Notes and definitions
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- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures

Bank of Valletta Plc

				As of 30/09/2021					As of 31/12/2021									
		Gross ca	arrying amount/ Nominal amount		Accumulated imp	pairment, accumulated negative changes in fair dit risk and provisions ^{6,8}	Collaterals and		Gross ca	arrying amount/ Nominal	amount		Accumulated important of the control	pairment, accumulated no fit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		
		Of which performing but past due >30 days	Of which non-performing	r	On performing exposures ²	On non-performing exposures ¹	financial guarantees received on non- performing exposures		Of which performing but past due >30 days	٥	f which non-performing	y ^t	On performing exposures ²	On non-perform	ning exposures ¹	financial guarantees received on non- performing exposures		
(min EUR)		and <=90 days	Of which: defaulted	Of which Stage 3		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			
Cash balances at central banks and other demand deposits	4,27	. 0	0 0	0	0	0	0	4,691	. 0	0	0			0	0	0		
Debt securities (including at amortised cost and fair value)	3,831				1			3,740										
Central banks										0								
General governments	2,60	, ,	0			0		2,601	0	0	0					0		
Credit institutions	91					0		855	0	0	0			0		0		
Other financial corporations	3					0		26	0	0	0			0		0		
Non-financial corporations	28					0		258	0	0	0			0		0		
Loans and advances(including at amortised cost and fair value)	5,392	13	230 0	230	56	115 11	113	5,479	19	222	0	222	44	120	120	101		
Central banks			0	0	0	0	0		0	0	0			0		0		
General governments	3	8 3	0	0	0	0	0	33	0	0	0			0		0		
Credit institutions	10	5 0	0	0	0	0	0	113	0	0	0			0		0		
Other financial corporations	3	s o	0		۰	0	0	40	0	0	0			0		0		
Non-financial corporations	2,38	s s	150 0	150	49	72 7	2 78	2,408	16	145	0	145	37	71	71	73		
of which: small and medium-sized enterprises	1,71	7 s	145	145	27	67	77	1,762	16	145	0	145	28	71	71	73		
of which: Loans collateralised by commercial immovable property	1,10	2 S	93	93	19	36 3	50	1,105	11	92	0	92	2	38	38	48		
Households	2,82	s s	80 0	80	6	44 4	4 36	2,885	3	77	0	77		49	46	28		
of which: Loans collateralised by residential immovable property	2,30	4	56 0	56	2	26 2	5 29	2,317	2	54	0	54	1	31	31	22		
of which: Credit for consumption	16.	2 1	6	6	1	4	4 2	162	1	5	0	5	1	4	4	1		
DEBT INSTRUMENTS other than HFT	13,50	13	230 0	230	57	115 11	113	13,911	19	222	0	222	44	120	120	101		
OFF-BALANCE SHEET EXPOSURES	2,16	5	36 0	36	22	10 1	0	1,980		31	0	31	16	7	7	0		

The transferring commons diseased by the fine of the common of the commo

Performing and non-performing exposures

Bank of Valletta Plc

					As of 31/03/2022					As of 30/05/2022									
		Gross ca	arrying amount/ Nominal	amount		Accumulated imp	pairment, accumulated ne lit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross ca	errying amount/ Nomina	amount	Accumulated impa value due to credit	irment, accumulated ne risk and provisions ^{4,3}	gative changes in fair	Collaterals and		
		Of which performing but past due > 30 days	o	Of which non-performing	y ¹	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	9*	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures	
(min EUR.)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3		
Cash balances at central banks and other demand deposits	4,508	0	0	0	0	0	0	0	0	4,109		0		0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	3,917	7 0	0	0		1				4,065		0			1	0	0	0	
Central banks		0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0	
General governments	2,900	8 0	0	0	0	0	0	0	0	3,150	0	0		0	0	0	0	0	
Credit institutions	731	8 0	0	0	0	0	0	0	0	677	0	0		0	0	0	0	0	
Other financial corporations	25	s 0	0	0	0	0	0	0	0	25	. 0	0		0	0	0	0	0	
Non-financial corporations	24	6 0	0	0	0	0	0	0	0	213		0		0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	5,641	1 34	239	0	239	34	125	125	110	5,774	8	219		219	55	122	122	94	
Central banks		0	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0	
General governments	33	7 0	0	0	0	0	0	0	0	37		0		0	0	0	0	0	
Credit institutions	181	0	0	0	0	0	0	0	0	192		0		0	0	0	0	0	
Other financial corporations	45	0	0	0	o	0	0	0	0	46	. 0	0		0	1	0	0	0	
Non-financial corporations	2,43	2 27	163	0	163	28	78	78	82	2,487	6	147		147	44	75	75	69	
of which: small and medium-sized enterprises	1,771	6 27	162	0	162	21	77	77	82	1,817	6	146	c	146	34	75	75	69	
of which: Loans collateralised by commercial immovable property	1,16	11	97	0	97	5	37	37	54	1,193	s	89	c	99	11	39	39	44	
Households	2,94	6 7	76	0	76	5	48	48	28	3,011	2	72		72	11	47	47	25	
of which: Loans collateralised by residential immovable property	2,425	5 3	54	0	54	1	31	31	23	2,531	1	51		51	1	31	31	20	
of which: Credit for consumption	165	5 2	6	0	6	1	4	4	1	167		6		6	3	4	4	2	
DEBT INSTRUMENTS other than HFT	14,067	34	239	0	239	35	125	125	110	13,948	8	219		219	56	122	122	94	
OFF-BALANCE SHEET EXPOSURES	1,937	,	35	0	35	12	9	,	0	1,906		34		34	14	7	7	0	

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground a



Forborne exposures

			As of 30/	09/2021			As of 31/12/2021							
		ying amount of with forbearance	Accumulated i accumulated o value due to o provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with measures		
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	o	o	0	o	0	o	o		
Central banks	0	0	0	0	0		0	0	0	0	O			
General governments	0	0	0	0	0		0	0	0	0	C			
Credit institutions	0	0	0	0	0		0	0	0	0	O			
Other financial corporations	0	0	0	0	0		0	0	0	0	0			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	266	114	68	51	191	63	279	112	61	55	206	57		
Central banks	0	0	0	0	0	0	0	0	0	0	O	0		
General governments	0	0	0	0	0	0	0	0	0	0	0	0		
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0	o	0		
Non-financial corporations	224	91	54	37	164	53	238	90	46	40	182	50		
of which: small and medium-sized enterprises	206	91	44	37	155		216	90	46	40	161			
Households	42	23	13	13	28	10	41	22	15	15	24	7		
DEBT INSTRUMENTS other than HFT	266	114	68	51	191		279	112	61	55	206			
Loan commitments given	2	1	0	0	0	0	2	1	0	0	0	0		
QUALITY OF FORBEARANCE ²														
Loans and advances that have been forborne more than twice ³	0						0							
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0							

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽a) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting, However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽¹⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



Forborne exposures

Bank of Valletta Plc

			As of 31/	/03/2022			As of 30/06/2022								
		ring amount of with forbearance	Accumulated is accumulated or value due to comprovisions for forbearance measurements.	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated of accumulated of value due to comprovisions for forbearance machine accumulate of the acc	changes in fair redit risk and r exposures with	Collateral and fina received on ex forbearance	posures with			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	o	0			
Central banks	0	0	0	C	0		0	0	0	0	0				
General governments	0	0	0	C	0		0	0	0	0	0				
Credit institutions	0	0	0	C	0		0	0	0	0	0				
Other financial corporations	0	0	0	C	0		0	0	0	0	0				
Non-financial corporations	0	0	0	c	0		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	284	112	65	61	. 203	51	265	106	68	62	183	44			
Central banks	0	0	0	c	0	0	0	0	0	0	0	0			
General governments	0	0	0	c	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	C	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	C	0	0	0	0	0	0	0	0			
Non-financial corporations	241	89	50	46	178	43	226	85	54	48	160	37			
of which: small and medium-sized enterprises	219	89	49	46	157		207	85	54	48	141				
Households	42	23	15	15	25	8	39	21	14	14	23	7			
DEBT INSTRUMENTS other than HFT	284	112	65	61	. 203		265	106	68	62	183				
Loan commitments given	2	1	0	0	0	0	5	0	0	0	0	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0								
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$	0						0								

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Bank of Valletta Plc

			As of 3	0/09/2021					As of 3	1/12/2021			As of 31/03/2022							As of 30/06/2022						
	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated		
		Of which non- performi	n	Of which loans and advances subject to	Accumulated impairment ¹	value due to		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	value due to		Of which non- performi	in_	Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which non- performi		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		
(mln EUR)			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹		
A Agriculture, forestry and fishing	4	1	0	4	0	0	5	1	0	5	0	0	8	1	0	8	0	0	25	0	0	25	0	0		
B Mining and guarrying	3	0	0	3	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2		0		
C Manufacturing	102	12	0	102	8	0	106	12	0	106	10	0	104	17	0	104	12	0	123	16	0	123	10	0		
D Electricity, gas, steam and air conditioning supply	136	3	0	111	3	0	144	1	0	121	1	0	142	2	0	121	2	0	168	1	0	148	4	0		
E Water supply	2	0	0	2	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0		
F Construction	197	23	0	197	34	0	184	17	0	184	18	0	185	20	0	185	16	0	188	16	0	188	16	0		
G Wholesale and retail trade	385	25	0	378	21	0	374	30	0	371	22	0	398	32	0	395	22	0	399	31	0	396	25	0		
H Transport and storage	246	8	0	246	11	0	249	8	0	249	11	0	256	8	0	256	10	0	254	9	0	254	13	0		
I Accommodation and food service activities	388	62	0	372	22	0	403	62	0	388	22	0	401	64	0	387	22	0	398	57	0	385	27	0		
J Information and communication	25	0	0	25	0	0	23	0	0	23	0	0	20	0	0	20	0	0	21	0	0	21	1	0		
K Financial and insurance activities	327	3	0	307	3	0	326	2	0	304	3	0	322	2	0	302	3	0	320	2	0	301	3	0		
L Real estate activities	277	5	0	238	7	0	304	4	0	267	10	0	313	7	0	280	5	0	308	6	0	277	5	0		
M Professional, scientific and technical activities	25	2	0	25	1	0	23	2	0	23	2	0	23	1	0	23	1	0	23	1	0	23	1	0		
N Administrative and support service activities	47	0	0	47	3	0	45	0	0	45	3	0	44	0	0	44	3	0	43	0	0	43	4	0		
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
P Education	20	0	0	20	2	0	21	1	0	21	2	0	22	3	0	22	3	0	21	3	0	21	3	0		
Q Human health services and social work activities	147	0	0	147	0	0	146	0	0	146	0	0	135	0	0	135	0	0	137	0	0	137	3	0		
R Arts, entertainment and recreation	38	1	0	38	1	0	36	1	0	36	1	0	35	1	0	35	1	0	34	1	0	34	1	0		
S Other services	17	5	0	17	4	0	15	5	0	15	4	0	21	5	0	21	5	0	25	4	0	25	5	0		
Loans and advances	2.385	150	0	2.278	121	0	2.408	145	0	2.307	109	0	2.432	163	0	2 339	106	0	2.487	147	0	2.401	119	0		

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of white it reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.



2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Bank of Valletta Pic

			As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Loans and advance	ces	AS OF 31/09/2021			Loans and advance	æ	AS OT 31/12/2021			Loans and advances					Loans and advances						
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount	5,392	5,162	13	230	103	5,479	5,257	19	222	100	5,641	5,402	34	239	118	5,774	5,555	8	219	108		
Of which secured	4,696	4,500	10	195	90	4,716	4,522	15	193	90	4,988	4,786	32	203	99	5,148	4,959	7	189	92		
Of which secured with immovable property	3,689	3,515	9	174	75	3,692	3,522	14	170	74	3,868	3,691	16	176	81	3,998	3,836	6	162	73		
Of which instruments with LTV higher than 60% and lower or equal to 80%	871	836		35	11	886	850		36	15	842	824		18	7	867	850		17	5		
Of which instruments with LTV higher than 80% and lower or equal to 100%	304	298		6	3	330	324		6	1	396	392		3	2	445	442		4	1		
Of which instruments with LTV higher than 100%	0	0		0	0	0	0		0	0	6	5		1	0	8	8		0	0		
Accumulated impairment for secured assets	4	2	0	2	1	5	3	0	2	1	24	4	0	20	9	20	1	0	20	9		
Collateral																						
Of which value capped at the value of exposure	4,367	4,253	10	113	72	4,361	4,259	14	101	70	4,536	4,425	30	110	76	4,637	4,543	6	94	67		
Of which immovable property	3,476	3,380	9	96	59	3,489	3,407	13	82	58	3,632	3,541	14	90	62	3,728	3,653	6	75	53		
Of which value above the cap	1,249	1,158	2	90	52	1,296	1,181	2	105	56	1,209	1,097	3	112	65	1,146	1,037	1	109	61		
Of which immovable property	900	832	1	68	35	896	814	1	82	38	862	774	1	87	47	856	776	1	81	40		
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (skided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.