

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



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,048	1,128	1,123	1,183	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	1,048	1,128	1,123	1,183	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,048	1,128	1,123	1,183	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	1,048	1,128	1,123	1,183	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,211	1,291	1,285	1,347	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	1,211	1,291	1,285	1,347	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	4,794	4,979	5,204	5,306	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	4,794	4,979	5,204	5,306	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	21.87%	22.66%	21.57%	22.30%	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	21.87%	22.66%	21.57%	22.30%	(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	21.87%	22.66%	21.57%	22.30%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.87%	22.66%	21.57%	22.30%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,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	25.27%	25.94%	24.70%	25.38%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25.27%	25.94%	24.70%	25.38%	(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	14,664	14,799	14,860	14,768	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	7.15%	7.62%	7.55%	8.01%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,048	1,128	1,123	1,183	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,048	1,128	1,123	1,183	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	14,664	14,799	14,860	14,768	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	14,664	14,799	14,860	14,768	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.15%	7.62%	7.55%	8.01%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.15%	7.62%	7.55%	8.01%	[A.2]/[B.2]	

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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	1,211	1,291	1,285	1,347	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFPR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,048	1,128	1,123	1,183	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	633	633	633	633	C 01.00 (r9030,c0010)	Articles 26(1) points (s) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A.1.2	instruments) Retained earnings	437	508	506	567	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	5	4	3	2	C 01.00 (r0180,c0010)	Addicine 4(100), 26(1) point (d) and 36 (1) point (I) of CRR
	_		52	56			C 01.00 (0200,c0010)	Addiction 4(117) and 20(1) point (e) of CFR
	A1.4	Other Reserves	4	3	56	56	C 01.00 (9210,c0010)	Anticins 4(11/) and 20(1) point (4) or Live Articins 4(112), 26(1) point (8) and 36 (1) point (8) of CRR
	A1.5	Funds for general banking risk			3			
	A-1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article B4 of CFR
	A:1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A-1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-38	-38	-36	-35	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A-1.9	DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CBR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 35(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), 35(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), 35(1) point (g) and 44 of CRR
	A1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 38(1) point (j) of CRR Article 4(36), 35(1) point (k) (i) and 85 to 91 of CRR; Article 35(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (04670,c0010) + C 01.00 (04671,c0010) + C 01.00 (04670,c0010) + C 01.00 (04671,c0010) +	Amorium 4(100), 2001; poemit (q) () and an oro suit of Link; Amorium 20(1) poemit (q) ((q), 240(1) poemit (p), 240(1) point (b) and 250 of CRR; Articles 26(1) point (k) ((v) and 270(1)) of CRR; Articles 26(1) point (k) ((v) and 150(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 35(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 256 of CRR
	A1.15	(-) Holdings of CETS capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (+0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) 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 CFR
OWN FUNDS	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 (±0500,c0010)	Articles 4(27); 36(1) point (I; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CFR
Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CFIR.
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-4	-1	-3	-3	C 01.00 (+0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (r0515,c0010)	Article 35(1), point (i) CRR
	A1.19		-47	-10	-43	-14	C 01.00 (r0524,c0010)	Article 3 CRR
	A-1.20		-26	-27	-27	-27	C 01.00 (r0529,c0010)	
	A1.21		0	0	0	0	CA1 (1.1.6 * 1.1.8 * 1.1.26)	
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 463(1) to (3), and 464 to 467 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (+9240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Addicion 460 to 472, 478 and 481 of CRR
	A.2		0	0	0	0	C 01.00 (+0530,c0010)	Article 61 of CFR
	A2.1		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 (49720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0650,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 [r0600,c0010] + C 01.00 (r0600,c0010) + C 01.00 [r0720,c0010]	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,048	1,128	1,123	1,183	C 01.00 (r0015,c0010)	Article 25 of CFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	163	163	163	163	C 01.00 (r0750,c0010)	Atticle 71 of CERI
	A4.1	Tier 2 Capital instruments	163	163	163	163	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
							C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0940,c0010) +	
	A.4.2		0	0	0	0	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0900,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	4,794	4,979	5,204	5,306	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRR
	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)	21.87%	22.66%	21.57%	22.30%	GA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.87%	22.66%	21.57%	22.30%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	25.27%	25.94%	24.70%	25.38%	GA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,048	1,128	1,123	1,183	[A 1-A 1.13-A 1.21+MN[A 2+A 1.13-A 2.2- A 2.4+MN[A 4+A 2.2-A 4.3,0],0]]	÷
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	21.87%	22.66%	21.57%	22.30%	[D.1)(6-8.1)	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to ATI due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0040)	
		ied on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a	1			I	l .	



Overview of Risk exposure amounts

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		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	4,252	4,319	4,546	4,644	C02.00 (6046, c0010) (-C07.00 (6086, c0220, s001) - C07.00 (6116, c0220, s001) - C07.00 (6118, c0220, s001) + C08.01 (6046, c0266, s001) + C08.01 (6056, c0266, s001) + C08.01 (6066, c0266, s001) + C08.01 (6046, c0266, s002) - C08.01 (6046, s0026, s0026
Of which the standardised approach	4,252	4,319	4,546	4,644	C 02.00 (n0000, c0010)-[C 07.00 (n0090, c0220, s001) + C 07.00 (n0110, c0220, s001)+ C 07.00 (n0130, 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	26	24	23	23	C 07.00 (n090, ct/220, s001) + C 07.00 (n110, ct/220, s001) + C 07.00 (n130, ct/220, s001) + C 08.01 (n040, ct/280, s002) +
Credit valuation adjustment - CVA	12	11	10	9	C 02.00 (r0840, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	12	11	9	8	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	11	2	3	8	C 02.00 (r0520, c0010)
Of which the standardised approach	11	2	3	8	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, c0601)*12.5+C 20.00 (r0010,c0450)*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 (r0880, c0010)
Operational risk	481	613	613	613	C 02.00 (r0590, c0010)
Of which basic indicator approach	481	613	613	613	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	4,794	4,979	5,204	5,306	

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

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.



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	289	401	112	220
Of which debt securities income	49	76	29	60
Of which loans and advances income	239	324	83	161
Interest expenses	35	49	14	27
(Of which deposits expenses)	5	8	4	6
(Of which debt securities issued expenses)	31	41	10	21
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	3	0	0
Net Fee and commission income	54	78	19	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	-1	0	-1	-2
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	3	1	1
Gains or (-) losses from hedge accounting, net	1	0	1	1
Exchange differences [gain or (-) loss], net	5	5	0	2
Net other operating income /(expenses)	0	0	0	0
TOTAL OPERATING INCOME, NET	316	441	117	233
(Administrative expenses)	126	182	44	84
(Cash contributions to resolution funds and deposit guarantee schemes)	5	7	1	0
(Depreciation)	15	21	5	10
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(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	0
Of which pending legal issues and tax litigation ¹	0	1	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)	13	-10	7	-5
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	13	-10	7	-5
(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	6	11	2	5
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	163	252	64	148
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	109	168	42	98
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	109	168	42	98
Of which attributable to owners of the parent	109	168	42	98

⁽¹⁾ 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 30/09/2023	3			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
			Fair value hierarch	ıy			Fair value hierarchy			Fair value hierarchy		Fair value hierarchy			air value hierarch	y	
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	2,627				2,481				2,043				1,317				IAS 1.54 (i)
Financial assets held for trading	7	0	7	0	8	0	8	0	1	0	1	0	1	0	1	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	40	0	14	25	41	0	15	25	41	0	15	26	42	0	15	26	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	66	0	66	0	65	0	65	0	64	0	64	0	58	1	57	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	105	78	27	0	87	73	13	0	92	79	13	0	97	74	23	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	11,126				11,450				11,925				12,556				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 1.26
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	382				375				373				376				
TOTAL ASSETS	14,354				14,507				14,538				14,447				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)			As of 30/09/20	23				As of 31/12/2023						As of 31/0	13/2024					As of 30/	16/2024				
		Gross carryl	ing amount ⁽²⁾		Acc	umulated impairme	1t ⁽²⁾	Gr	oss carrying amour		Acci	ımulated impairme	nt ⁽²⁾	Gros	s carrying amount		Acc	umulated impairme	nt ⁽²⁾	Gros	s carrying amount		Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets withous 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 3 Credit-impaired assets	in cradit rick since		Credit-impaired	increase in credit	increase in credit risk since initial	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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	increase in credit		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	88	0	0	0	0	0	76	0	0	0	0	0	83	0	0	0	0	0	90	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		4,941	122	5	-1	0	-5	5,120	147	0	-1	0	0	5,357	168	0	-1	0	0	5,756	234	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost		5,386	576	243	-16	-12	-113	5,646	450	191	-12	-18	-73	5,759	544	201	-11	-18	-74	6,011	459	198	-13	-16	-71	Annex V.Part 1.32, 44(a)

 $^{^{\}rm (1)}$ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

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



Breakdown of liabilities

Bank of Valletta Plc

(mln EUR)

(mar Eury					1
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	12	4	5	10	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	12,878	12,981	12,924	12,816	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	1	0	0	0	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	36	38	45	36	IAS 37.10; IAS 1.54(I)
Tax liabilities	28	36	61	72	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	177	181	194	176	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	13,133	13,239	13,229	13,111	IAS 1.9(b);IG 6
TOTAL EQUITY	1,221	1,268	1,309	1,336	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	14,354	14,507	14,538	14,447	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)

	(mln EUR)					1
			Carrying	amount		
Breakdown of financial liabilit	es by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		13	4	5	10	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	0	0	0	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	558	577	600	619	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	558	577	600	619	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	299	316	298	118	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	35	25	33	29	ECB/2013/33 Annex 2.Part 2.9.1
рерозиз	Other financial corporations	267	288	316	236	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	254	285	314	233	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,789	2,828	2,734	2,732	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,757	2,810	2,678	2,676	ECB/2013/33 Annex 2.Part 2.9.1
	Households	8,426	8,459	8,456	8,580	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	8,249	8,304	8,322	8,461	Annex V.Part 1.42(f), 44(c)
Debt securities issued		539	513	522	531	Annex V.Part 1.37, Part 2.98
Of which: Subor	dinated Debt securities issued	539	513	522	531	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TAL FINANCIAL LIABILITIES		12,891	12,985	12,929	12,826	



Market Risk Bank of Valletta Plc

									Durin or vate													
	SA					I	М									IM	l					
			VaR (Memorano	dum item)	STRESSED VaR	(Memorandum item)	INCREMEN MIGRATION R	ITAL DEFAULT AND ISK CAPITAL CHARGE	ALL PRICERIS	KS CAPITAL CHA	ARGE FOR CTP		VaR (Memor	andum item)	STRESSED Var (M	femorandum item)			ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
(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 (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST 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 (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	09/2023									As of 31/1	2/2023					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	11	2	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	11	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31/	03/2024									As of 30/0	6/2024					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							ů	0	0	0						
Foreign exchange risk	3	8	0	0	0	0							0	0	0							
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	3	8	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.

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

		Standardised Approach													
			As of 30/09/2	323			As of 31/	12/2023							
	(minSER NA)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions						
	Central governments or central banks	5.277	5,223	1		5,595	5.541	1							
	Regional governments or local authorities	116	112			115	63								
	Public sector entities	65	145	32		63	136	31							
	Multilateral Development Banks	606	605	2		434	414	2							
	International Organisations	254	254	0		257	257	0							
	Institutions	1,564	1,551	463		1,434	1,422	468							
	Corporates	2,482	1,232	1,044		2,559	1,249	1,062							
		1,679	1,072	623		1,696	752	618							
	Retail	2,045	939	657		2,114	260	682							
Consolidated data		525	177	97		552	174	102							
	Secured by mortsiales on immovable property	3,505	3,242	1,189		3,667	3,389	1,241							
		879 262	719 104	284		917 213	748	296 121							
	Exposures in default	262	104	110 197	130	213	101	121							
	Items associated with particularly high risk	210	131	297		232	137	203							
	Covered bonds Claims on institutions and consonates with a ST credit assessment														
	Claims on institutions and consonates with a ST credit assessment Collective investments undertakings (CIU)	,,		11		11	11	11							
	Collective investments undertakings (CIU) Equity	162	162	239		161	126	233							
	Other exposures	470	310	313		400	303	273							
	Standardised Total ²	17.034	14,023	4,278	340	17,394	14,100	4342							

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	(minSUR-W)	Original Exposure ¹	Exposure Value ¹	fisk 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	3,674	3,620	0		3,997	3,944	0	
	Regional governments or local authorities	70	67	0		71	20	0	
	Public sector entities	65	145	32		63	136	31	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations			0			0	0	
	Institutions	30	17	8		34	10	1	
	Corporates	2,360 1,663	1,115 1,056	970 609		2,428 1,694	1,119 749	976 615	
	of which: SME	1,663	1,056	609		1,694 2,101	749	615 678	
	Retail of which: SME	525	177	97		2,101	174	102	
MALTA	of which: SME Secured by mortificials on immovable property	3.491	177	1,184		3.651	3,373	1.236	
	of which: SME	879	719	284		217	746	295	
	Exposures in default	261	103	109	129	211	100	119	89
	Items associated with particularly high risk	216	131	196		232	137	205	-
	Covered bands			0			0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	11	11	11		11	11	11	
	Equity	123	123	200		120	83	192	
	Other exposures	470	310	313		460	303	273	
	Standardised Total ³				334				334

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
	Central governments or central banks	0							
	Regional sovernments or local authorities Public sector entities								
	Public sector entities Multilateral Development Banks	909	605			414	414	2	
	International Organisations	162	162			128	178		
	Institutions		0	0		2	2	0	
	Corporates			0		0	0		
	of which: SME			0		0	0		
	Retail	0	0	0		0	0	0	
Other Countries	of which: SME	0	0	0		0	0	0	
Other Countries	Secured by mortilasies 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	
	Covered bands	0							
	Claims on institutions and corporates with a ST credit assessment	o o							
	Collective investments undertakings (CIU)	10					17	17	
	Equity Other exposures	10	10	10				17	
	Other exposures Floodesdiesed Total ²								

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(minSUR-W)	Original Esposure ¹	Exposure Value	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 Regional governments or local authorities	403	403	0		324	324 29	0	
	Public sector entities	0		0			0		
	Multilateral Development Banks			0		0	0		
	International Organisations Institutions	130	130	34		156	156	42	
	Corporates	36	36	26		42	42	29	
	of which: SME	0		0			0		
	Retail of which: SME	,		0			0		
GERMANY	Secured by mortisales on immovable property	2	2	1		2	2	1	
	of which: SME	0		0		0	0	0	
	Exposures in default Items associated with particularly high risk	,		0			0		
	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		0		0	0	0	
	Collective investments undertakings (CRR) Equity	,		0			0		
	Other exposures	0	0	0			0		
	Standardised Total ²								

		(2) Total value adjustments and provisions per c	value adjustments and provisions per country of counterparty excludes those for excurtination exposures but includes general credit risk adjustments.									
					Standardised Ap	proach						
			As of 30/09/2	023			As of 31.	/12/2023				
		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			
	(minEUR, %)											
	Cetted uncermented or central banks Autrical conventions or local administra Falch seed or central contractions Falch seed or central contractions International Constitutions International Constitutions International or central contractions of ce	273 9 0 0 0 222 14 0 0	173 9 0 0 0 222 0 0	0 2 0 0 64 4 0 0		177 20 0 0 229 0 1	177 10 0 0 0 229 0 0	0 2 0 0 0 0 0 0 0 0				
FRANCE	Security yearings as immunish properly of shick 1956 Espourer in Asiani Ammunishment of the Ammunishment Covered bands Covered b	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0				
	Standardised Total ²				5							

Contral assessments to contributes Partie curie method in contributes Partie curie antimo Partie curie curie curie antimo Partie curie cu	al Exposure ¹ 176 0	As of 30/09/2 Exposure Value ¹	023 Risk exposure amount	Standardised Ap Value adjustments and provisions ²	proach Original Exposure ¹	As of 31/: Exposure Value ¹	12/2023 Risk exposure amount	Value adjustments and
Contral assessments to contributes Partie curie method in contributes Partie curie antimo Partie curie curie curie antimo Partie curie cu		Exposure Value ¹			Original Exposure ¹			
Control assumments or control basis Final sector service in an analysis Molles sector service. Molles and aboutsered lands Molles and aboutsered Molles and aboutsere			Fisk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	
Construction or content basis facilitation described by size of an observable facilitation of the content of	176 0 0	176						provisions ²
Resident development or less authorities Public section controller de les authorities Mediblicar de Overlooment Basis Minimistrated Controllerium General Controllerium General Controllerium General Controllerium General Controllerium et section 2005	0 0	176						
Public section entition Mullimare development Basis International Oroanisations International Commissions Commission Commission of white: DSE of white: DSE	0		0		181	181		
Multilateral Devolutionment Banks International Constitutions Intelligence Construction Of ministruction Of ministruction								
International Postinations Institutions Carectaries of which: 2545	0		0					
Corporates of which: SME	0	0	0		0	0	0	
of which: SME	288	288	58		29	29	6	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
Retail	0	0	0		1	0	0	
BELGIUM of which: SME	0		0			0		
Secured by mortifales on immovable property of which: SME	0		0					
Exposures in default	0		0	0	ů .	0	o o	
Items associated with particularly high risk	0	0	0		0	0	0	
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 undertakings (CIU)	0	0	0		0	0	0	
Coulty	0					0		
Other exposures		0				0	٥	
Standardised Total ²	0							

			Standardised Approach								
			As of 30/09/2023 As of 31/12/2023								
		Original Exposure ⁶	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(minSUR, %) Central sovernments or central banks	202	201	0		223	223				
	Regional sovernments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0		0			0				
	International Organisations	0									
	Institutions Corporates	27	27			13	11				
	of which: SME			0			0				
	Retail	1	1	1		4	2	1			
ITALY	of which: SME	0	0	0		0	0	0			
HALY	Secured by mortalistics on immovable property	2	2	1		3	2	1			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0		0	0	0			
	Items associated with particularly high risk	0		0			0				
	Covered bonds	0									
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIUI)										
	Coulcine investments undertakings (Cital Equility			0			0				
	Other exposures		·			,		· ·			
	Standardised Total ²										

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	(min EUR, W)	Original Esposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions 2	Original Exposure ⁸	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
AUSTRIA	Control assessments or centrol trains Mariand communistre to a plan of the second control of the second contr	140 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	145 0 0 0 0 0 95 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 20 0 0 1 0 0 0 0 0 0 0 0 0 0 0	0	139 0 0 0 73 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0	120 0 0 0 0 72 5 0 0 0 0 72 1 0 0 0 0 1 1 0 0 0 1 1 0 0 0 0 1 1 1 0	0 0 0 2 2 3 3 0 0 0 1 1	٠
	Standardised Total	(ii) Original exposure, unlike Exposure value, is n							

					Standardised Ap	proach				
			As of 30/09/2	023			As of 31/	12/2023		
		Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	
	(minEUR, 66) Central governments or central banks	128	138			162	162			
	Regional governments or local authorities	130		0			-10			
	Public sector entities			0						
	Multilateral Development Banks			0			0			
	International Organisations			0			0			
	Institutions		88	39		88	55	39		
	Corporates			0		16	16	16		
	of which: SME	0		0		0	0	0		
	Retail	0	0	0		0	0	0		
SPAIN	of which: SME	0	0	0		0	0	0		
SPAIN	Secured by mortstasies 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	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CRII)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0		0		0	0			
	Plantage and Table?									

		.,	or adjustmix and promoting in Colony or Correspond to Colonia to the Colonia to t								
					Standardised Ap	proach					
			As of 30/09/2	023			As of 31	12/2023			
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments an provisions ²		
	(minEUR, %)										
	Central governments or central banks	36	36	0		36	36				
	Regional dovernments or local authorities			0			0				
	Public sector entities Multilateral Development Banks			0			0				
	International Ordanisations			0			0				
	Institutions	63	63	30		77	71	35			
	Corporates	28	28	15		27	27	14			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		1	1	1			
JNITED KINGDOM	of which: SME	0	0	0		0	0	0			
DITTIED IGHTODOTT	Secured by mortalistes on immovable property	3	3	1		4	4	1			
	of which: SME	0		0			0				
	Exposures in default	0		0			0				
	Items associated with particularly high risk Covered bonds			0			0				
	Covered bonds Claims on institutions and corporates with a ST credit assessment			0			0				
	Collective investments undertakings (CIU)					ů					
	Equity			0			0				
	Other exposures	0		0			0				
	Standardised Total ²										

			Standardised Approach								
			As of 30/09/2	023			As of 31.	/12/2023			
	(minSUR-W)	Original Exposure ¹	Esposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
SWEDEN	Count of memorates or control basis Facility and country and a country Facility and co	0 0 0 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 104 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 1122 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1122 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
	Standardised Total ²				0						

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardis	ed Approach					
				03/2024			As of 30:	06/2024			
	(min DJF, N)	Original Exposure ¹	Exposure Value ¹	Rhik exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
	Central dovernments or central banks	5,378	5,324	3		5.089	5.034	6			
	Regional governments or local authorities	103	65	9		126	87	9			
	Public sector entities	64	127	32		63	117	32			
	Multilateral Development Banks	378	378	2		408	408	2			
	International Organisations	276	276	0		278	278	0			
	Institutions	1,520	1,508	496		1,473	1,458	507			
	Corporates	2,995	1,432	1,229		2,888	1,412	1,215			
	of which: SME	2,023	905	747		1,921	862	709			
	Retail	2,209	980	627		2,289	997	711			
Consolidated data	of which: SME	509 3.585	175 3.379	102 1,233		601 3.795	167 3.590	97 1.311			
	Secured by mortalases on immovable property of which: \$46	762	3,379	256		3,795	700	1,311			
	Exposures in default	231	206	127	98	215	103	123			
	Items associated with particularly high risk	305	152	228		326	157	235			
	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 undertakings (CIU)	11	11	11		11	11	11			
	Equity	162	123	232		162	122	231			
ı	Other exposures	465	298	272		477	305	277			
	Standardised Total ³	17,684	14,158	4,570	352	17,600	14,079	4,668	34		
		(1) Original exposure, unlike Exposur	e value, is reported before taking i	nto account any effect due to cred	it conversion factors or credit risk r	district techniques (e.e. substitutio	n effects).				

					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(minDLR, N)	Original Exposure ⁵	Exposure Value ⁵	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	3,719	3,656	0		3,052	2,998	0	
	Regional governments or local authorities	54	15	0		52	13	0	
	Public sector entities	64	127	32		63	117	32	
MALTA	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	17	13	2		8	4	2	
	Corporates	2,842	1,285	1,119		2,723	1,257	1,098	
	of which: SME	2,005	892	735		1,899	848	698	
	Retail	2,199	976	693		2,279	293	706	
	of which: SME	603	175	102		601	167	97	
	Secured by mortgages on immovable property	3,570	3,364	1,227		3,779	3,575	1,305	
	of which: SME	762	647	256		887	760	298	
	Exposures in default	227	204	125	95	212	102	121	
	Items associated with particularly high risk	305	152	227		326	156	234	
	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 undertakings (CIU)	11	11	11		11	11	11	
	Equity	120	81	190		119	80	189	
	Other exposures	465	298	272		477	305	277	
	Standardised Tetal ²				349				

			,,,,,,,,,,						
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	(min CUR, No.)	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Control discontinuoni dei control lassisis discontinuoni d	0 0 378 1977 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 278 277 2 2 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 400 215 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 431 325 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
ı	Standardised Total ²								0

		(4)	,,,,,,,,,,		nquarer sur recourt general con-				
					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min DUR, No.)	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Control generation of cells shade. Andre care of an antrol space. Andre care of an antrol sp	313 20 0 0 0 180 43 1 1 2 0 0 0 0 0	223.2 29 0 0 0 20 210 43 43 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 27 20 0 0 0 0	۰	3272 111 110 0 0 0 100 1200 1200 0 11 0 0 0 0	3727 111 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

Compared Segment (Compared S			(2) Total value adjustments and pro				Strisk adjustments.	arenca).		
Original Expenses Expenses Value E						Standardis	ed Approach			
Commission Com				As of 31	/63/2024			As of 30	/06/2024	
Central demonstration of central classics 127 27 8 221			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Expenses ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
And the CPE And t	FRANCE	Control amountment or control lands Administration of the administ	15 0 0 0	15 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	53 0 0	53 0 0	6 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

	Bank of Valletta Plc								
					Standardise	ed Approach			
			As of 31	63/2024			As of 30:	106/2024	
		Original Exposure ⁵	Exposure Value ¹	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Rbk exposure amount	Value adjustments and provisions ²
	(min DUR, %) Central dovernments or central banks	195	195	0		245	245	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Senks			0				0	
	International Organisations		0	0		0		0	
	Institutions	45	45	9		45	45	12	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0			0	0	0	
	Retail of which: SME			0		0		0	
BELGIUM	Secured by mortalists on immovable property		0			0		0	
	of which: 5245		0	0		0		0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk		0	0		0		0	
	Covered bands							0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)					0		0	
	Collective investments undertakinsis (CIUI Equity					,			
	Other emosures	0	0	0		0	0	0	
	Standardised Total ²				۰				
	·	(1) Original exposure, unlike Expos	ure value, is reported before taking	into account any effect due to cred	it conversion factors or credit risk r	nitigation techniques (e.g. substitut	ion effects).		

		(2) local value adjustments and pr							
					Standardis	ed Approach			
			As of 31	/03/2024			As of 30	106/2024	
	(mis DUR, Vs)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expenses ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Control Americans and Control American American of Comments on the American American of Comments on the American American of Comments of Control American Am	221 0 0 0 2 2 2 3 3 0 0 0 0 0 0 0 0 0 0 0 0	211 0 0 0 0 0 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 0 0 0		2356 0 0 0 0 25 25 3 3 3 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	206 0 0 0 0 21 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 0	1
	Standardised Total ²				1				

Control descriptions Control descriptions						Standardise	ed Approach			
Provided Section Provided Se				As of 31	03/2024			As of 30	/06/2024	
Contra memoration of contract basis 340 30 3 30 3 30 3 30 3 3			Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Unit reposition Steadyday float Steadyday float 9	AUSTRIA	Control and execution of control basis And of control and of an an and of an and of an analysis of an an an and of an analysis of analysis of an	1400 00 00 00 744 55 00 00 00 00 00 00 00 00 00 00 00 00	\$40 0 0 0 74 5 0 0 0 0 0 0 0 0 0 0 0 0 0 74 0 0 0 0 0	0 0 0 0 0 22 23 0 0 0 0 0 0 0 0 0 0 0 0	٠	187 0 0 0 74 5 0 0 0 0 0 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	0 0 0 0 22 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
		Original Exposure	Exposure Value	Rhik exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(win EUR, %) Central governments or central banks	160	250	0		168	161		
	Regional governments or local authorities			0		0			
	Public sector enthies			0		0		0	
	Multilateral Development Banks		0	0		0		0	
	International Organisations	0	0	0		0	0	0	
	Institutions	85	85	36		74	74	32	
	Corporates	17	16	16		16	16	16	
	of which: SME	۰	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
SPAIN	of which: SME	0	0	0		0	0	0	
0171114	Secured by mortalistics on immovable property	۰	0	0		0	0	0	
	of which: SME	0	0	0		0		0	
	Exposures in default		0	0		0		0	
	Items associated with particularly high risk Covered bonds		0	0		0		0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	, a	0	0		,	· ·		
	Collective investments undertakings (CIU)	o o		0					
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Planed and Local Total 2				-				

		(2) local value adjustments and pri	versions per country or counterparty	excludes those for secure sustain.	exposures out includes general cred	strikaquimens.			
					Standardis	ed Approach			
				03/2024			As of 30	106/2024	
	(min DJF, N)	Original Exposure ⁶	Exposure Value*	Risk esposure amount	Value adjustments and provisions ²	Original Expenses ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	CHARLA C. S. Service de Commission de les des des des des des des des des des d	13 0 0 0 108 42 11 1 0 3 0 0 0	123 G G G G G G G G G G G G G G G G G G G	0 0 0 45 2 2 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	12 0 0 0 0 101 43 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 33 22 22 2 0 0 0 0 0 0 0 0 0 0 0	٥
1	Standardised Total ²				1				

Commission Com			cention per country or country at	,	,				
Coginal Egeneral* Coginal Egene					Standardis	ed Approach			
Committed consensation for centural basis Committed			As of 31	/63/2024			As of 30	/06/2024	
Commission and control bases 0		Original Exposure ¹	Exposure Value ¹	Rhik exposure amount		Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
Spailty 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Could assessment as control units. Resident consequently of an other laws. SWEDEN SWE	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2023					As of 31	12/2023		
		Origina	al Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mtn EUR, %6)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	value		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		

⁽¹⁾ 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	/03/2024					As of 30	/06/2024		
		Origin	al Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	value		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
0	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		

⁽¹⁾ 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 Plc As of 31/12/2023											
							As of 31/12/2023							
						Dire	ct exposures							
	(min EUR)			On balance sh	neet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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	amount
[0 - 3M [Austria	0 38 20 15 15 20 39 39 7	0 38 20 15 20 39 7	0			0 38 20 15 20 38 7			0 0 0	0	0 0 0		
Total Tota	Belgium	355 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30 36 10 13 30 92 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			133 0 36 10 13 30 92 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Сургиз	0 0 0 10 10	0 5 0 10 5 0	0 0 0 0 0		0 0 0	0 5 0 10 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 0 0 0 0 0 0 0 0 0 0 0		
[0-3M[] [3M-1Y[] [17-2Y[] [2Y-3Y[] [3Y-5Y[] [5Y-10Y[] [10Y-more] Total	Czech Republic													
Total Tota	Denmark													
10-3M 13M-1Y 13M-1Y 17-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Estonia	000000000000000000000000000000000000000	0 0 0 0 4 4	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 4		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		



General governments exposures by country of the counterparty

				Bank of Valletta Pic As of 31/12/2023										
							As of 31/12/2023		_	_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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	amount
[0-3M[13M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland	11	0 0 19 16 5 5 5 5 5 9 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	6 15 5 6 10	3 4 4 5 5 6 6 7	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		3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	2 3 3 3 3 3 3 3	30 28 31 26 34 5 31 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	26 33 31 31 31 31	5 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 0 0 0 0 0 0 0 0 0 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
10 - 3M 3M - 1Y 1M - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Germany	11 65 38 86 5	19 19 67 87 30 85 4 54 10 362 362 362 362 362 362 362 362 362 362	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	11 6 3 3 3 8 5 1 1	7 7 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 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 3 3 5
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Croatia		0 0 2 2 2 3 6 6 9 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 0 0 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	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 0 0 0 0		3 3 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 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		3
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	22 4	5 0 0 0 0 0 11 11 12 8 0 0 4 4 4 4 4 4 4 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 () () () () () () () ()	5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 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	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0))))))
[0-3M[3M-1Y 11Y-2Y 2Y-3Y [3Y-5Y [5Y-10Y Total	italy	1 6 6 3 3 8 8 6	0 16 5 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 0 0 0 0 0 0 0 0 0 0 0 0 0	(16 6 22 35 8 6 (3 () () () () () () () () () (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		3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3



General governments exposures by country of the counterparty

				Bank of Valletta Plc As of 31/12/2023										
				_			As of 31/12/2023		_	_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Latvia	1 1 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 116 12		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Lithuania	2	0 0 3 3 7 7 7 27 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 3 0 7 27		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Luxembourg	31 1:	3 3 0 0 13 13 13 13 13 13 13 13 13 13 13 13 13	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 36 13 30 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta	5 5 1 1 2 1 2 2 1 2 2 1 2 2 1 2 2 1 2 2 1 2 2 1 2 2 1 2 2 1 2	51 121 2 172 307 5 536 539 7 7	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2,329 121 172 307 474 576 7		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	69 0 0 0 0 0))))))))))
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands	11 12 14 14 15 16	0 8 8 15 15 10 10 10 10 10 10 10 10 10 10 10 10 10	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 15 10 10 10 0 55		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()		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 3		0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	10 22	0 0 2 2 2 2 3 5 14 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 14 0 2 24		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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													



General governments exposures by country of the counterparty

				Bank of Valletta Pic As of 31/12/2023										
				_			As of 31/12/2023		_	_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Stovakia	21	0 0 0 0 0 5 5 26 8 8 5 5	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 26 8 5 3		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [3Y - 10Y] [10Y - more Total	Slovenia	1:	0 5 0 0 0 13 14 14 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50 5 0 0 13 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 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
0 - 3M 3M - 1Y 1M - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Spain	11 12 2 31 8	10 1 2 2 2 2 2 3 5 8 3 0	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 1 12 22 35 83 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 - 3M[Sweden													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom	1	18 0 3 5 6 0 9 9	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 0 3 6 0 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 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Liechtenstein													
[0 - 3M[Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 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 31/12/2023										
				_			As of 31/12/2023			_		_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Australia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Canada		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	(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	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 0 0 0 0 0 0 0 0 0		
0 - 3M 3M - 1Y 1M - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Hong Kong													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 0 0	0 0 0 0	0 0 0 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	China													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

							Bank of Valletta Plc							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with posi	tive fair value	Derivatives with	n 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-11] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
[0.3M] [3M-1Y] [11-2Y] [2Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
10733 10 - 33M 13M - 17 11 - 27 12 - 27 137 - 57 157 - 107 107 - more	Latin America and the Caribbean													
[0-3M] [3M-1Y] [11-2Y] [17-2Y] [27-3Y] [33'-5Y] [53'-10Y] [10Y-more Total	Africa													
10 - 3M f [3M - 1Y] [11 - 2Y] [22 - 3Y] [37 - 5Y] [37 - 5Y] [37 - more Total	Others	0 22 35 37 15 43 22 21	0 22 35 37 15 43 25 178	0 0 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 35 37 15 43 25	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0		0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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 Pic As of 30/06/2024												
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Austria	22 11 22 36 66 67	22 17 21 30 24 5 66 7	0			22 17 21 30 24 66 7			0 0 0	0	0 0 0		
[10 - 3M	Belgium	22 22 23 23 24 24 44 44 244	22 5 25 13 2 22 1 20 2 142 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 25 13 22 20 142 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus	11	0 0 5 7 7 7 3 2 12 12 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 7 7 3 12 0		0 0 0	0 0 0 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	Czech Republic													
10-3M 3M-1Y 13Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 110Y-more	Denmark													
Total	Estonia	6 6 6 6 44	0 0 0 0 0 0 0 46	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 46		0 0 0 0 0 0 0 0 0 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 30/06/2024										
					_		As of 30/06/2024			_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
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	amount
[0-3M[13M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Fintand	2 2 1 1	0 0 20 20 30 30 30 30 30 30 30 30 30 30 30 30 30	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 20 5 0 24 10		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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	23 24 22 25 66	0 29 3 5 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	22 33 34 56 52		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M 3M - 1Y 1M - 2Y 2Y - 2Y 2Y - 3Y 33 - 5Y 5Y - 10Y 10Y - more	Germany	11 4 7 9 10 11 11 11	15 15 45 50 70 50 18 18 1 10 1 10 1 10 1 10 1 10 1 10	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 11 44 77 56 118 77 11		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Croatia	l e	0 2 2 2 3 3 8 4 14 0 7 77	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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	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		
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary		0 0 0 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 0 0 0 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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	22: 10: 10: 10: 11: 11: 11: 11: 11: 11: 11	0 0 0 1 1 3 2 3 4 4 0 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(((((((((((((((((((0 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		
[0-3M[3M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Italy	3 3 5 2 4 4 8 6	3 3 3 5 5 6 41 81 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 0 0 0 0 0 0	3 3 5 2 4 4 8 8 1 2 2 2 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	000000000000000000000000000000000000000	0 0 0 0 0		



General governments exposures by country of the counterparty

							Bank of Valletta Plc							
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	heet				Derivat	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative illianciat assets (net		Non-derivative financial as	ssets by accounting portfolio		D erivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
			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[C	0		0		0		0	0	0	0		
[3M - 1Y	Latvia	11 22 22	0 15 29 22 0				0 15 29 22			0 0 0	0	0 0 0		
Total [0-3M[66	66		0 0	0 0	66		0 0	0	0	0		0
[3M - 1Y [Lithuania	23 44	0 3 5 23 42				0 3 5 23 42			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 [0-3M]		73	73		0 0	0 0	73		0 0	0	0	0		0
[3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Luxembourg	13 32 22 21 18	13 31 20 21 18				13 31 20 21 18			0 0 0	0 0 0 0	0 0 0 0		
Total [0-3M[102	102 66		0 0	10	102		0 0	0	0	0 67		0
[3M - 1Y [Malita	101 177 378 604 626	101 171 378 604 626			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	101 171 378 539 615			0 0 0 0	0 0 0 0	0 0 0 0		
Total [0-3M[1,951	1,951		0 0	3 86	3,014		0 0	0	0	67 0		32
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Netherlands	0 11 16 22 0	0 15 10 20 0				0 15 10 20 0			0 0 0 0	0 0 0 0	0 0 0 0	() () () () () () () () () ()	
[0 - 3M] [3M - 1Y] [3Y - 2Y] [2Y - 3Y] [5Y - 10Y] [10Y - more	Poland	50 0 0 0 0 0 10	0 0 0 0 3 3				53 0 0 0 0 0 3 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 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		U
Total [0-3M]	1	12	12		0 0	0	12		0 0	0	0	0		2
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	5 5 22	0 5 2 9 27 0	0 0 0 0			0 5 2 9 27			0 0 0	0 0 0 0	0 0 0 0	0	
[0-3M[1	42	42		0		42		0	0	0	0		0
13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania													



General governments exposures by country of the counterparty

				Bank of Valletta Ptc As of 30/06/2024										
				_			As of 30/06/2024		_	_		_		
						Dire	ct exposures							
	(min EUR)			On balance sh	neet				Derivat	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Stovakia	6 1 1 1 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 16 15 20 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 0 0 0 0 0 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] [3Y - 10Y] [10Y - more Total	Stovenia	11	5 5 0 0 0 3 3 3 10 6 6 9 9 9			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	30 0 3 10 36		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 1M - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Spain	1 1 4 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 8 14 14 41 9 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 6 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 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	Iceland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Liechtenstein													
[0 - 3M[Norway		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1



General governments exposures by country of the counterparty

							Bank of Valletta Plc							
			_			_	As of 30/06/2024		_	_			_	
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	nce sheet	
												Off-balance si	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada		0 0 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 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 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3M 13M - 1Y 17 - 2Y 27 - 3Y 37 - 5Y 57 - 10Y 10Y - more	Hong Kong						J			·	·			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	u.s.	15	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	19 0 0 0 0 0 0	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 0 0	0 0 0 0		0
[0 - 3M] [3M - 1Y] [11 - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Switzerland													
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Other advanced economies non EEA													



General governments exposures by country of the counterparty

							Bank of Valletta Plc							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with posi	ttive fair value	Derivatives with	n 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-11] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
[0.3M] [3M-1Y] [11-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East													
10131 10 - 3M 13M - 1Y 13Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Latin America and the Caribbean													
[0-3M] [3M-1Y] [11-2Y] [17-2Y] [27-3Y] [33'-5Y] [53'-10Y] [10Y-more Total	Africa													
10 - 3M 3M - 1Y	Others	2 0 53 27 30 47 25	2 0 53 27 30 47 25 185	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 0 53 27 30 47 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 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barbdéemy, Turls And Circos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 e94.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



Performing and non-performing exposures

Bank of Valletta Pic

									Dulik Of V	atietta Pic								
					As of 30/09/2023									As of 31/12/2023				
		Gro	ss carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to	Collaterals and financial		Gross	carrying amount/ Nominal ar	mount		Accumulated impairs credit risk and provisi	ent, accumulated negative cha	nges in fair value due to	
		Of which performing but pass due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	On non-performing exposures ²			Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Collaterals and financial guarantees received on non- performing exposures
(min EUR)		,		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			,		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁵	
Cash balances at central banks and other demand deposits	2,563	3 (0	0	0			0	2,406	0	0	0		0	0		
Debt securities (including at amortised cost and fair value)	5,155	5		5 0	5	1	. 5		5 0	5,344	0	0	0		1	0		, ,
Central banks				0	0	0			0	٥	0	0	0		0	0		a 0
General governments	3,376	i (0	0	1			0 0	3,552	0	0	0		1	0		9 0
Credit institutions	1,580			0	0	0			0 0	1,568	0	0	0		0	0		9 0
Other financial corporations	28	3 (0	0	0			0 0	77	0	0	0		0	0		9 0
Non-financial corporations	172	2		5 0	5	0	5	i	5 0	147	0	0	0		0	0		9 0
Loans and advances(including at amortised cost and fair value)	6,271		24:	9 0	243	28	113	11	3 120	6,352	10	191	0	19:	30	73	71	3 114
Central banks				0	0	0			0 0	0	0	0	0		0	0		9 0
General governments	70	0		0	0	0			0 0	68	0	0	0		0	0		9 0
Credit institutions	103	3 (0	0	0			0 0	68	0	0	0		0	0		9 0
Other financial corporations	105	5		0	0	0			0 0	101	0	0	0		0	0		9 0
Non-financial corporations	2,687	7	17-		174	23	76	7	6 94	2,707	8	140	0	141	25	46	46	3 90
of which: small and medium-sized enterprises	2,165	4	15!	0	155	17	65	6	5 89	2,180	8	130	0	131	21	41	4:	85
of which: Loans collateralised by commercial immovable property	1,272	2 2	111	0	113	5	33	3	3 68	1,288	7	87	0	8:	7 3	11	1	68
Households	3,305	5 4	61		69	4	37	3	7 25	3,408	3	51	0	5:	4	27	27	24
of which: Loans collateralised by residential immovable property	2,778	3	4		49	0	28	2	8 20	2,857	2	37	0	3:	7 0	17	17	19
of which: Credit for consumption	204			9 0	6	1	. 4		4 2	230	0	5	0		5 2	3		2
DEBT INSTRUMENTS other than HFT	13,990	9	241		249	28	118	11	8 120	14,101	10	191	0	19:	31	73	71	114
OFF-BALANCE SHEET EXPOSURES	2,334		21	5 0	25	11			8 0	2,336		22	0	2:	11	7	-	, .

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47a/31 of Regulation (EU) No 575/2013 (CRR)

^{**}Institutions apport these The cumulative arrowulf or expected crient tissues science intell recognition for framedia instruments assigned in Francisia instruments assigned at a fine value of the Conference of the Francisia instruments assigned at the Francisia instruments as in the Francisia i

The contradiances sheetchims, accumulated impairments and accumulated in accum

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 perior



Performing and non-performing exposures Bank of Valletta Plc

									Dulik Of Vi	anctio i to								
					As of 31/03/2024									As of 30/06/2024				
		Gross	carrying amount/ Nominal a	mount		Accumulated impair credit risk and provis	nent, accumulated negative ch	nanges in fair value due to			Gros	s carrying amount/ Nominal a	mount	Accumulated impairs credit risk and provisi	nent, accumulated negative char ions ⁴	ges in fair value due to		
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ²		Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing [®]		On performing exposures ²	On non-performi	ng exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁵			Of which Stage 3 ⁵					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁵	
Cash balances at central banks and other demand deposits	1,976	0		0 (0			0 0	1,245			۰					0
Debt securities (including at amortised cost and fair value)	5,608	0				0 :			0	6,081	. 0				0 1	. 0		
Central banks	0	0		0		0			0 0		0				0	0		0
General governments	3,810	0		0		0 :			0 0	4,224	0				1	. 0		0
Credit institutions	1,571	0		0		0			0 0	1,633	0				0	0		0
Other financial corporations	77	0		0		0			0 0	76	0				0	0		0
Non-financial corporations	149	0		0		0			0 0	148	0				0	0		0
Loans and advances (including at amortised cost and fair value)	6,568	10	20:	1 (20	2	74	7	4 123	6,724	. 6	191		19	30	71	7	1 123
Central banks	0	0		0		0			0 0		0				0	0		0
General governments	53	0		0		0			0 0	51	. 0				0	0		0
Credit institutions	102	0		0		0			0 0	70	0				0	0		0
Other financial corporations	108	1		0		0			0 0	104	0			:	1 0	0		1
Non-financial corporations	2,787	5	150	0	15	50 2	48	4	8 99	2,874	2	147		14	25	44	4	99
of which: small and medium-sized enterprises	2,220	5	140	0	14	10 11	43	3 4	3 94	2,275	. 2	133		13	20	42	4	94
of which: Loans collateralised by commercial immovable property	1,355	2	99	1	5	91	10	1	0 70	1,448	2	95	0	9	9	10	1	71
Households	3,518	4	56	0	5	60	23	2	7 24	3,625	4	49	0	4	9 4	27	2	7 22
of which: Loans collateralised by residential immovable property	3,016	3	36	6	3	96	16	1	6 19	3,130	3	34	0	3	۰	16	1	17
of which: Credit for consumption	241	0		5 (5	2	3	3 2	246	0				9	3		3 1
DEBT INSTRUMENTS other than HFT	14,152	10	20:	1 (20	11 3	74	7	4 123	14,054	6	191		19	30	71	7	1 123
OFF-BALANCE SHEET EXPOSURES	2,340		2:	1 (1	11 1	11	1 1	1 0	2,796		2:		2	12	6		0

(i) first the shadows tear terms, cumulated improprises and a circumstance in separation in the companies of the companies of



Forborne exposures

			As of 30/	09/2023			As of 31/12/2023								
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with		al guarantees received rbearance measures	Gross carryin exposures wi measures	g amount of th forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²			al guarantees received rbearance 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		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			
(mln EUR)															
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	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	0	0	0	0				
Credit institutions	0	0	0	0	0		0	0	0	0	0				
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)	228	97	51	47	159	49	203	77	30	26	155	49			
Central banks	0	0	0	0	0	0	0	0	0	0	0	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	1	0	0	0	1	0			
Non-financial corporations	193	75	37	33	140	41	176	62	21	17	137	43			
of which: small and medium-sized enterprises	179	75	37	33	126		164	62	21	17	126				
Households	34	22	14	14	19	8	26	15	9	9	17	6			
DEBT INSTRUMENTS other than HFT	228	97	51	47	159		203	77	30	26	155				
Loan commitments given	5	1	0	0	0	0	5	2	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

⁽P) 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 F 18.00 / F 19.00), 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) 2021/45-1 TS 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.

(I) 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 (excluding loans and advances classified as held for siae, cash balances at central banks and other demand deposits) of 5% or



Forborne exposures

Bank of Valletta Plc

ı			As of 31/	03/2024					As of 30/	06/2024		
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo		Gross carryin exposures wi measures	g amount of th forbearance		r exposures with	Collateral and financia	
(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	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
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)	209	80	38	34	156	46	216	77	40	34	154	43
Central banks	0	0	0	0	0	0	0	0	0	0	0	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	1	0	0	0	1	0	1	0	0	0	1	
Non-financial corporations	182	65	29	25	138	39	190	63	31	24	138	38
of which: small and medium-sized enterprises	171	65	29	25	127		180	63	31	24	127	
Households	27	15	9	9	17	6	25		9.	9.	16	5
DEBT INSTRUMENTS other than HFT	209	80	38	34	156		216		40	34	154	
Loan commitments given	6	1	1	1	0	0		5	1	1	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	0						0					
criteria ³	Ü						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) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading Bank of Valletta Plc

i			As of	30/09/2023					As of :	31/12/2023					As of:	31/03/2024			As of 30/06/2024						
	Gross carry	ingamount				Accumulated	Gross carr	ing amount				Accumulated	Gross carry	ingamount				Accumulated	Gross carry	ying amount				Accumulated	
(min EUR)		Of which: non- performin	6 of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ²	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated in fair value due to credit risk on non-performing exposures 1	Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ²	negative changes in fair value due to credit risk on non-performing exposures ¹			
A Agriculture, forestry and fishing	49	0	0	49	0	0	56	0	0	56	0	0	63	0	0	63	0	0	63	0	0	63	0	0	
B Mining and quarrying	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	6	0	0	8	0	0	8	0	0	
C Manufacturing	114	18	0	114	9	0	111	13	0	111	6	0	115	13	0	115	5	0	114	14	0	114	5	0	
D Electricity, gas, Steam and air conditioning supply	164	4	0	152	4	0	160	4	0	150	8	0	156	2	0	147	6	0	154	2	0	147	6	0	
E Water supply	13	0	0	13	0	0	14	0	0	14	0	0	13	0	0	13	0	0	14	0	0	14	0	0	
F Construction	231	16	0	231	13	0	209	9	0	209	5	0	232	12	0	232	9	0	226	11	0	226	9	0	
G Wholesale and retail trade	399	34	0	397	22	0	412	25	0	410	13	0	412	25	0	410	13	0	415	25	0	413	13	0	
H Transport and storage	261	27	0	261	16	0	253	19	0	253	10	0	254	18	0	254	10	0	261	17	0	261	12	0	
I Accommodation and food service activities	453	31	0	442	12	0	440	27	0	429	9	0	456	30	0	446	9	0	471	28	0	462	9	0	
J Information and communication	52	0	0	52	1	0	68	0	0	68	1	0	89	0	0	89	2	0	100	0	0	100	2	0	
K Financial and insurance activities	359	1	0	344	3	0	353	0	0	339	2	0	361	4	0	348	1	0	370	4	0	359	1	0	
L Real estate activities	325	8	0	300	2	0	348	8	0	323	2	0	354	8	0	328	2	0	413	7	0	389	2	0	
M Professional, scientific and technical activities	22	2	0	22	1	0	24	2	0	24	1	0	22	2	0	22	1	0	21	2	0	21	1	0	
N Administrative and support service activities	40	0	0	40	2	0	39	0	0	39	2	0	45	3	0	45	2	0	34	5	0	34	1	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	22	1	0	22	0	0	22	1	0	22	0	0	21	1	0	21	0	0	21	1	0	21	0	0	
Q Human health services and social work activities	108	23	0	108	2	0	110	24	0	110	2	0	110	24	0	110	1	0	111	25	0	111	2	0	
R Arts, entertainment and recreation	62	0	0	62	3	0	62	0	0	62	2	0	62	0	0	62	2	0	64	0	0	64	2	0	
S Other services	8	7	0	8	7	0	20	7	0	20	10	0	16	7	0	16	8	0	15	7	0	15	4	0	
Loans and advances	2,687	174	0	2,624	99	0	2.707	140	0	2.645	72	0	2.787	150	0	2.726	72	0	2.874	147	0	2.819	69	0	

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.



2024 EU-wide Transparency Exercise Collateral valuation - toans and advances Bank of Valletta Ptc

İ			As of 30/09/2023					As of 31/12/2023			As of 31/03/2024						As of 30/06/2024						
						Loans and advances					Loans and advances					Loans and advances							
		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 ar not past due or past due <= 90 days			
	6,271	6,028	8	243	110	6,352	6,161	10	191	96	6,568	6,367	10	201	108	6,724	6,527	6	198	111			
	5,470	5,269	6	201	82	5,549	5,396	10	153	66	5,767	5,605	8	162	77	5,934	5,771	5	163	85			
	4,410	4,229	4	181	68	4,505	4,369	9	136	53	4,734	4,592	7	142	63	4,953	4,812	5	141	69			
Of which instruments with LTV higher than 60% and lower in equal to 80%	973	948		25	8	1,106	1,086		20	6	1,247	1,222		25	18	1,382	1,356		25	16			
Of which instruments with LTV higher than 80% and lower or roual to 100%	494	493		0	0	501	498		3	2	601	599		2	0	677	676		1	0			
Of which instruments with LTV higher than 100%	0	0		0	0	0	0		0	0	0	0		0	0	0	0		0	0			
ocumulated impairment for secured assets	8	1		7	2	- 4	0	0	3	1	2		0	2	0	2	0	0	2	0			
Of which value capped at the value of exposure	5,002	4,883	6	120	58	5,185	5,071	10	114	52	5,371	5,247	8	123	64	5,574	5,451	5	123	71			
	4,112	4,010	4	102	48	4,297	4,199	9	98	43	4,507	4,404	6	103	52	4,703	4,600	5	103	59			
Of which value above the cap	1,204	1,116	1	88	51	1,286	1,230	3	56	38	1,379	1,326	1	53	34	1,308	1,266	1	42	26			
	834	768	1	66	33	942	894	2	47	31	961	916	0	45	29	989	965	i	34	20			
inancial guarantees received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	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 divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits jof 5% or above