

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



## **Key Metrics**

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	790	853	863	898	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	790	853	863	898	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	790	853	863	898	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	790	853	863	898	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	929	986	990	1,069	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	929	986	990	1,069	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	4,709	4,674	4,778	4,707	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,709	4,674	4,778	4,707	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.77%	18.25%	18.07%	19.08%	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	16.77%	18.25%	18.07%	19.08%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.77%	18.25%	18.07%	19.08%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.77%	18.25%	18.07%	19.08%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.72%	21.09%	20.73%	22.72%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.72%	21.09%	20.73%	22.72%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	12,234	12,438	12,602	12,628	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.45%	6.86%	6.85%	7.11%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



#### Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	790	853	863	898	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	790	853	863	898	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	12,234	12,438	12,602	12,628	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	12,234	12,438	12,602	12,628	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.5%	6.9%	6.8%	7.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.5%	6.9%	6.8%	7.1%	C 47.00 (r330,c010)	

# 2019 EU-wide Transparency Exercise Capital

Bank of Valletta Plc

		( ) = 0.0	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %)  OWN FUNDS	929	986	990		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	790	853	863		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	580	580	580		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments)  Retained earnings	256	302	315		C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income	11	10	10		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	30	40	40		C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
				40	40		C 01.00 (r210,c010)	
		Funds for general banking risk	0	0	0			Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR  Article 84 of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0				C 01.00 (r230,c010)	
		Adjustments to CET1 due to prudential filters		-1	-1		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	<ul><li>(-) Intangible assets (including Goodwill)</li><li>(-) DTAs that rely on future profitability and do not arise from temporary differences net of</li></ul>	-40	-42	-44		C 01.00 (r300,c010) + C 01.00 (r340,c010)	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	associated DTLs	-	0	0		C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
		(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0		C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
		(-) Defined benefit pension fund assets	0	0	0		C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
		(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-2	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-52	-43	-43	-40	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	790	853	863	898	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	139	133	127	172	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	139	133	127	172	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	4,709	4,674	4,778	4,707	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.77%	18.25%	18.07%	19.08%	CA3 {1}	-
CAPITAL RATIOS (%)  Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.77%	18.25%	18.07%	19.08%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.72%	21.09%	20.73%	22.72%		-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	790	853	863	898	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	Е	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.77%	18.25%	18.07%	19.08%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
Momo itoms	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu				•		1

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



#### Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	4,244	4,188	4,296	4,230	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	4,244	4,188	4,296	4,230	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	6	6	7	2	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	6	14	10	11	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	2	2	1	1	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	2	2	1	1	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	449	464	464	464	C 02.00 (R590, c010)
Of which basic indicator approach	449	464	464	464	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	4,709	4,674	4,778	4,707	



# 2019 EU-wide Transparency Exercise P&L Bank of Valletta Plc

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	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)				
Interest income	160	214	52	105
Of which debt securities income	38	49	10	20
Of which loans and advances income	123	165	42	85
Interest expenses	43	57	14	27
(Of which deposits expenses)	25	34	9	18
(Of which debt securities issued expenses)	11	13	3	5
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	0
Net Fee and commission income	59	81	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	-4	-2	1	4
Gains or (-) losses on financial assets and liabilities held for trading, net	1	2	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	3
Gains or (-) losses from hedge accounting, net	4	2	-1	-4
Exchange differences [gain or (-) loss], net	12	17	5	9
Net other operating income /(expenses)	-17	-21	-6	-13
TOTAL OPERATING INCOME, NET	173	237	56	115
(Administrative expenses)	73	98	27	62
(Depreciation)	8	12	3	6
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	75	75	3	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	75	75	3	0
Of which pending legal issues and tax litigation <sup>1</sup>		0		
Of which restructuring <sup>1</sup>		0		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-16	-11	0	1
(Financial assets at fair value through other comprehensive income)	0	0	0	1
(Financial assets at amortised cost)	-16	-11	0	0
(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	4	8	2	9
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	38	71	25	54
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	32	51	16	38
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	32	51	16	38
Of which attributable to owners of the parent	32	51	16	38
(1) Information available only as of end of the year	52	1 31	10	

<sup>(1)</sup> Information available only as of end of the year

<sup>(2)</sup> 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

(mln EUR)	A	us of 30/09/201	18			As of 31/	/12/2018			As of 31/	03/2019			As of 30/	06/2019		
		Fai	ir value hierarc	hy		Fa	ir value hierard	chy		Fa	ir value hierarc	hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	g 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	450				438				3,651				3,496				IAS 1.54 (i)
Financial assets held for trading	3	0	3	0	4	0	4	0	2	0	2	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	228	34	184	10	202	37	155	10	196	37	150	10	212	37	162	14	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	242	58	183	0	248	68	180	0	245	48	196	0	239	45	194	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	10,720				10,883				7,903				8,043				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 <sup>1</sup>	356				372				356				368				
TOTAL ASSETS	11,999				12,147				12,354				12,359				IAS 1.9(a), IG 6

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

(mlr	In EUR)			As of 30/09/20:	18				As of 31	/12/2018					As of 31	03/2019					As of 30	/06/2019			
		Gross carry	ying amount		Accu	nulated impairment	G	ross carrying am	ount	Acci	umulated impair	ment	Gro	ss carrying am	ount	Accur	nulated impai	rment	Gros	ss carrying am	ount	Accui	nulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	ts	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 creditimpaired	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 creditinpaired  Stage Credit-impaired		increase in credit risk since initial recognition but	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	<b>Stage 3</b> Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaire assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	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 creditimpaired	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 creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	212	2	0	0	0	0 2	29 (	)	0	0 0	0	226	6 0	)	0 (	0	) (	218	0		Э	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0		0	0	0	0	0	)	0	0	0	0	0	)	0	0	)	0	O		) C	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	3,271	L	0	-1	0	0 3,1	53 (	)	-	1 0	0	3,020	0		0 (	0	)	3,090	O		С	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	7,031	283	3 264	-12	-23	-94 7,2	94 298	3 24	5 -	9 -18	-80	4,484	278	3 23	2 -13	3 -17	-8:	4,566	274	22	9 -16	-19	-80	Annex V.Part 1.32, 44(a)

<sup>&</sup>lt;sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.



**Market Risk**Bank of Valletta Plc

								Da	TIK OF Valicita I	C										
	SA					IM									IM					
			VaR <i>(Memoran</i>	odum item) STRI	ESSED VaR <i>(Mem</i> e	norandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE RIS CHARGE			VaR (Memora	andum item)	STRESSED VaR (M	emorandum item) Mi	NCREMENTAL DEFAULT AND GRATION RISK PITAL CHARGE		CE RISKS CAP ARGE FOR CTP		
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS AVE DAY (VaRt-1) PREVIOUS	PLICATION OR (ms) x RAGE OF LAT VIOUS 60 KING DAYS VaRavg)	ATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	12 W FLOOR AVER MEAS	EEKS LAST AGE MEASURE URE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	AVAILABLE (SVaRt- AVE	ZEEKS RAGE SURE MEASURE	FLOOD	12 WEEKS AVERAGE MEASURE	LAST EASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/0	9/2018								As of 31/12/201	8				
Traded Debt Instruments Of which: General risk Of which: Specific risk	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0						0 0 0	0 0 0	0 0 0	0 0 0					
Equities Of which: General risk Of which: Specific risk	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0						0 0 0	0 0 0	0 0 0	0 0 0					
Foreign exchange risk Commodities risk Total	2 0	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
Total	As of 31/03/2019	As of 30/06/2019	,	5	<u> </u>	As of 31/0		5	5	<u> </u>		J	J	ı	As of 30/06/201			J	<u> </u>	Ü
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0	0 0 0 0						0 0 0	0 0 0 0	0 0 0 0	0 0 0 0					
Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 1 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					
Total	1	1	0	0	0	0	0	0	0	0 0	0	0	0	0	0	0 0	0	0	0	0

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



**Credit Risk - Standardised Approach** 

Bank of Valletta Plc

						barne or varietta i re					
					Standardise	ed Approach					
			As of 30/09/2018 As of 31/12/2018								
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	(mln EUR, %)										
	Central governments or central banks	4,088	4,080	2		4,337	4,326	2			
	Regional governments or local authorities	234	234	42		210	210	39			
	Public sector entities	72	72	36		73	73	36			
	Multilateral Development Banks	225	225	0		276	276	0			
	International Organisations	0	0	0		36	36	0			
	Institutions	1,930	1,929	711		1,898	1,897	671			
	Corporates	3,155	1,566	1,285		3,173	1,498	1,267			
	of which: SME	2,146	992	874		2,243	940	833			
	Retail	1,393	752	540		1,404	749	539			
Consolidated data	of which: SME	111	109	54		110	108	53			
Consolidated data	Secured by mortgages on immovable property	2,138	2,135	815		2,180	2,179	833			
	of which: SME	458	457	208		493	492	226			
	Exposures in default	304	160	180	93	277	153	191	78		
	Items associated with particularly high risk	122	64	95		94	74	111			
	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)	3	3	3		2	2	2			
	Equity	64	64	64		47	46	46			
	Other exposures	515	428	476		523	446	457			
	Standardised Total <sup>2</sup>	14,243	11,712	4,250	234	14,529	11,964	4,194	203		

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) Standardised Tot	tal does not include the	e Secutarisation p	oosition unlike i	n the previous 1	Transparency exerci	ses' results.

					Standardise	ed Approach						
			As of 30/09/2018 As of 31/12/2018									
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>			
	(mln EUR, %)											
	Central governments or central banks	3,636	3,628	0		3,858	3,847	0				
	Regional governments or local authorities	64	63	0		53	53	0				
	Public sector entities	72	72	36		73	73	36				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	37	37	20		40	40	21				
	Corporates	2,610	1,023	1,018		2,751	1,077	1,068				
	of which: SME	2,137	984	867		2,239	936	829				
	Retail	1,387	746	537		1,399	744	536				
MALTA	of which: SME	111	109	54		110	108	53				
1 17 (12 17 (	Secured by mortgages on immovable property	2,116	2,114	808		2,159	2,157	825				
	of which: SME	458	457	208	02	493	492	226				
	Exposures in default	300	157 64	177 95	92	272 94	148 74	183	7			
	Items associated with particularly high risk Covered bonds	122	04	95		9 <del>4</del>	/4	111				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0					
	Collective investments undertakings (CIU)	0 2	2	0		0 2	υ 2	) 1				
		23	23	23		25	24	24				
	Equity Other exposures	515	428	476		523	446	457				
	Standardised Total <sup>2</sup>	515	420	470	231	323	<del>11</del> 0	437	20			

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	ed Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	170	170	0		172	172	0	
	Regional governments or local authorities	12	12	2		12	12	2	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	162	161	47		140	140	42	
	Corporates	55	55	23		33	33	13	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	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	
	Equity	4	4	4		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	(1) Original exposure unlike Eyr			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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	225	225	0		276	276	0	
	International Organisations	0	0	0		20	20	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		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 mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	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 (CIU)	0	0	0		0	0	0	
	Equity	14	14	14		14	14	14	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				1 0



Credit Risk - Standardised Approach

Bank of Valletta Plc

					Standardise	ed Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an
	(mln EUR, %)								
	Central governments or central banks	44	44	0		44	44	0	
	Regional governments or local authorities	34	34	7		35	35	7	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	204	203	86		186	186	79	
	Corporates	57	57	24		45	45	14	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME	0	0	0		0	0	0	
ITANCL	Secured by mortgages on immovable property	1	1	0		2	2	1	
	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 (CIU)	0	0	0		0	0	0	
	Equity	6	6	6		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera	ıl credit risk adjustments.									
					Standardise	ed Approach						
			As of 30	/09/2018			As of 31,	/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(mln EUR, %)		6 6 0									
1	Central governments or central banks	6	6	0		6	6	0				
	Regional governments or local authorities	24	24	5		26	26	5				
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	136	136	60		124	124	53				
	Corporates	99	99	43		78	78	31				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0					
NETHER AND	of which: SME	0	0	0		0	0	0				
NETHERLANDS	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	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 (CIU)	0	0	0		0	0	0				
	Equity	1	1	1		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>				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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		terpurty excidues those for seed	istisation exposures, duditional	valuation dajustments (71775) d	nd other own runds reductions	related to the	
					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities  Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0 0	0			0	0		
	Institutions	129	129	60		114	114	56	
	Corporates	141	141	65		118	118	48	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
UNITED STATES	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)		0			0	0		
	Equity	6	6	6		6	6	6	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		carpairty excitates those for seed	instisation exposures, additional	valuation adjustments (NVNS) at	na other own rands reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities  Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0		
	Institutions	212	212	88		247	247	86	
	Corporates	40	40	21		23	23	16	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		1	1	1	
LINITED KINCDOM	of which: SME	0	0	0		0	0	0	
ONLIED KINGDOM	of which: SME  Secured by mortgages on immovable property  of which: SME	6	6	2		6	6	2	
	OF WHICH: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	1	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and cornerates with a ST credit assessment	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	0	
	Equity	2	2	2		1	1	1	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	,			0	, and the second	<u> </u>		0



Credit Risk - Standardised Approach

Bank of Valletta Plc

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	200	200	56		199	199	54	
	Corporates	13	13	6		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
AUSTRALIA	of which: SME	0	0	0		0	0	0	
7 (00 110 (E17 (	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	U	0	0	0	0
	Items associated with particularly high risk	0	0	0			0		
	Covered bonds	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0	
	Collective investments undertakings (CIU)	0	0	0		0		0	
	Equity Other expecures	0	0	0		1			
	Other exposures  Standardized Total <sup>2</sup>	U	U	U	0	U	U	U	^
	Standardised Total <sup>2</sup>				U				

(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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes genera			Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	3	3	1		3	3	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	163	163	44		119	119	36	
	Corporates	35	35	23		33	33	22	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
SWEDEN	of which: SME	0	0	0		0	0	0	
<b>311222</b> 11	Secured by mortgages on immovable property 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	U	0	0		U
	Covered bonds	ا م	0			0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0		
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity	0	0			0	0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	21	21	4		21	21	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	168	168	58		149	149	49	
	Corporates	100	100	1		149	149	1	
	of which: SME	م م	0			0	0	1	
	Retail	0	0	0		o o	0	0	
044454	of which: SME	0	0	0		0	0	0	
CANADA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	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	
	Equity	0	0	0		0	0	0	
	Other exposures	0 1	0	1		<b>ι</b>	0	1	



Credit Risk - Standardised Approach

Bank of Valletta Plc

					Standardise	ed Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	4,563	4,555	2	2	4,724	4,716	2	
	Regional governments or local authorities	197	193	35	5	198	194	36	
	Public sector entities	77	77	39		78	78	39	
	Multilateral Development Banks	278	278	(		319	319	0	
	International Organisations	49	49	(		81	81	0	
	Institutions	1,824	1,824			1,597	1,597	570	
	Corporates	3,379	1,746	•		3,330	1,685	1,496	
	of which: SME	2,492	1,230			2,461	1,182	1,070	
	Retail	1,453	793		5	1,493	804	572	
Concolidated data	of which: SME	139	137			144	142	72	
Consolidated data	of which: SME  Secured by mortgages on immovable property	1,939	1,937			1,992	1,990	733	
	of which: SME	218	217			248	247	108	
	Exposures in default	273	145		80	255	138	170	78
	Items associated with particularly high risk	111	82	123	3	98	76	114	
	Covered bonds	0	0	(		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	(		0	0	0	
	Collective investments undertakings (CIU)	3	3	3	3	1	1	1	
	Equity	46	46	46		51	51	51	
	Other exposures	482	402	449		511	429	449	
	Standardised Total <sup>2</sup>	14,674	12,129	4,303	207	14,728	12,159	4,232	215

(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) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	4,054	4,046	0		4,083	4,075	0	
	Regional governments or local authorities	60	56	0		59	55	0	
	Public sector entities	77	77	39		78	78	39	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	159	159	46		75	75	29	
	Corporates	2,996	1,362	1,351		3,001	1,356	1,343	
	of which: SME	2,484	1,222	1,110		2,452	1,174	1,061	
	Retail	1,448	789	563		1,488	798	568	
MALTA	of which: SME	139	137	69		144	142	72	
, , .	Secured by mortgages on immovable property	1,917	1,915	702		1,971	1,969 247	726	
	of which: SME  Exposures in default	218 269	217 144	92 178	78	248 254	138	108 169	78
	Items associated with particularly high risk	111	82	176	/0	98	76	114	/0
	Covered bonds	111	02 N	n 123		90   N	70 N	114	
	Claims on institutions and corporates with a ST credit assessment	0	0	l 0		0	0	l 0	
	Collective investments undertakings (CIU)	3	3	3		1	1	1	
	Equity	24	24	24		26	25	25	
	Other exposures	482	402	449		511	429	449	
	Standardised Total <sup>2</sup>	102	102	115	205	511	125	113	214

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

					Standardise	ed Approach			
			As of 31,	/03/2019		As of 30/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	184	184	0		206	206	0	
	Regional governments or local authorities	13	13	3		25	25	5	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	148	148	42		161	161	38	
	Corporates	29	29	12		28	28	12	
	of which: SME  Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0		
_	of which: SME	0	0	0		0	0		
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	o l	0		U	0	0		
	Covered bonds	0	0	l o		n l	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0		
	Equity	0	0			0	0		
	Other exposures	0	0	0		0	0		
	Standardised Total <sup>2</sup>				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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		recipality excludes those for see	anotioation exposures, additional	valuation adjustments (xxxxis) t	and other own rands reduction	is related to the	
					Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks Regional governments or local authorities	0 0	0	0		0 0	0	0	
	Public sector entities Multilateral Development Banks	0 278	0 278	0		0 319	0 319	0	
	International Organisations	25	25	0		37	37	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME  Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Other Countries	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	14	14	14		16	16	16	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0



Other exposures
Standardised Total<sup>2</sup>

# 2019 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

						Bank of Valletta Plc			
					Standardise	d Approach			
			As of 31,	/03/2019			As of 30/	06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	49 35 0 0 0 174 30 0	49 35 0 0 0 174 30 0	0 7 0 0 0 74 11 0		75 35 0 0 0 157 25 0	75 35 0 0 0 157 25 0	0 7 0 0 0 67 10 0	
FRANCE	of which: SME  Secured by mortgages on immovable property of which: SME  Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 2 0 0 0 0 0 0 0	0 2 0 0 0 0 0 0	0 1 0 0 0 0 0 0	0	0 2 0 0 0 0 0 0	0 2 0 0 0 0 0 0	0 1 0 0 0 0 0 0	0
	Standardised Total <sup>2</sup>	(1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general	provisions per country of cou					related to the	0
		exposures, but includes general			Standardise	d Approach			
			As of 31,	/03/2019			As of 30/	06/2019	
	(mln EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	22 11 0 0 0 108 73 0	22 11 0 0 0 108 73 0	0 2 0 0 0 34 26 0		30 11 0 0 0 108 67 0	30 11 0 0 0 108 67 0	0 2 0 0 0 59 23 0	
NETHERLANDS	of which: SME  Secured by mortgages on immovable property of which: SME  Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
	Equity Other exposures Standardised Total <sup>2</sup>	0 0	0	0		0	0	0	0
	Standardised Total	(1) Original exposure unlike Evr	accure value is reported before	a taking into account any offect	due to credit conversion factors	or cradit rick mitigation tachniq	uos (o.g. substitution offosts)		Ū
	Standardised Total	(1) Original exposure, unlike Exp (2) Total value adjustments and exposures, but includes general	provisions per country of cou		uristisation exposures, additional	valuation adjustments (AVAs) a		related to the	U
	Standardised Total	(2) Total value adjustments and	provisions per country of cou credit risk adjustments.			valuation adjustments (AVAs) a			
	Standardised Total	(2) Total value adjustments and	provisions per country of cou credit risk adjustments.	nterparty excludes those for sec	uristisation exposures, additional	valuation adjustments (AVAs) a	As of 30/		Value adjustments and provisions <sup>2</sup>
UNITED STATES	(mln EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default	(2) Total value adjustments and exposures, but includes general	provisions per country of coul credit risk adjustments.  As of 31	703/2019	Standardise  Value adjustments and	valuation adjustments (AVAs) a	As of 30/	06/2019	
UNITED STATES	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  113	exposure Value  Consider the second provisions per country of coun	703/2019  Risk exposure amount  0 0 0 0 0 0	Standardise  Value adjustments and	valuation adjustments (AVAs) a  d Approach  Original Exposure  0 0 0 0 0 0	As of 30/ Exposure Value <sup>1</sup> 0 0 0 0 0	06/2019  Risk exposure amount  0 0 0 0 0 0 0 50	
UNITED STATES	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure  Original Exposure  O  O  O  O  O  O  O  O  113	As of 31,  Exposure Value  O  O  O  O  O  O  O  O  O  O  O  O  O	CO3/2019  Risk exposure amount  0 0 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> O  due to credit conversion factors uristisation exposures, additional	valuation adjustments (AVAs) and Approach  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 30/  Exposure Value¹  0 0 0 0 102 82 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	06/2019  Risk exposure amount  0 0 0 0 0 0 50 36 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
UNITED STATES	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  113  102  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 31  Exposure Value  O  O  O  O  O  O  O  O  O  O  O  O  O	CO3/2019  Risk exposure amount  0 0 0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions <sup>2</sup> O  due to credit conversion factors	valuation adjustments (AVAs) and Approach  Original Exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 30/  Exposure Value¹  0 0 0 0 102 82 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	06/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
UNITED STATES	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  113  102  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 31  Exposure Value  O  O  O  O  O  O  O  O  O  O  O  O  O	Risk exposure amount  O O O O O O O O O O O O O O O O O O	Value adjustments and provisions <sup>2</sup> O  due to credit conversion factors uristisation exposures, additional	or credit risk mitigation techniq valuation adjustments (AVAs) and Approach  Original Exposure  Original Exp	As of 30/  Exposure Value  O O O O O O O O O O O O O O O O O O	06/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions <sup>2</sup> 0  Value adjustments and
	(min EUR, %)  Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure  Original Exposure  Original Exposure  O  O  O  O  O  113  1102  O  O  O  O  O  O  O  O  O  O  O  O  O	As of 31  Exposure Value  O  O  O  O  O  O  O  O  O  O  O  O  O	Risk exposure amount  O O O O O O O O O O O O O O O O O O	Value adjustments and provisions <sup>2</sup> O  due to credit conversion factors uristisation exposures, additional  Standardise  Value adjustments and	or credit risk mitigation techniq valuation adjustments (AVAs) and Approach  Original Exposure  Original Exp	As of 30/  Exposure Value  O O O O O O O O O O O O O O O O O O	06/2019  Risk exposure amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions <sup>2</sup> 0  Value adjustments and



Credit Risk - Standardised Approach

Bank of Valletta Plc

					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	170	170	48		156	156	0	
	Corporates	170	170	0		130	130	73	
	of which: SME	0				0	0		
	Retail	0	0	0		0	0	0	
ALICTDALTA	of which: SME	0	0	0		0	0	0	
AUSTRALIA	Secured by mortgages on immovable property	1	1	0		1	1	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 (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>	U	0	0	0	U	U	U	

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

		(2) Total value adjustments and exposures, but includes genera	d provisions per country of cou al credit risk adjustments.	nterparty excludes those for sec	curistisation exposures, additional	l valuation adjustments (AVAs) a	and other own funds reduction	ns related to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)			•			•		
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0			0	0		
	Institutions	116	116	34		108	108	29	
	Corporates	33	33	19		29	29	17	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CWEDEN	of which: SME	0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	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 (CIU)	0	0	0		0	0	0	
	Equity Other expections	0	0	0		0	0	0	
	Other exposures	U	U	U	0	U	0	U	
	Standardised Total <sup>2</sup>								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) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		exposures, but includes gener	ai credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
	(   FUD 0()	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(mln EUR, %)	0	0			0	0		
	Central governments or central banks	U 17	17	0		U	U 17	0	
	Regional governments or local authorities Public sector entities	17	1/	3		1/	17	3	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	119	119	40		102	102	37	
	Corporates	4	4	1		5	5	1	
	of which: SME	. 0		0		0	0	0	
	Retail	0	0	0		0	0	0	
644454	of which: SME	0	0	0		0	0	0	
CANADA	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	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 (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0



Credit Risk - IRB Approach

Bank of Valletta Plc

							Dai	IK UI V	diletta PiC											
										IRB Ap	proach									
			As of 30	/09/2018			As of	f <b>31/12</b> ,	/2018				As of 31	/03/2019				As of 30/	/06/2019	
		Original Exposure <sup>1</sup>	Exposure	Risk exposure amount	adjustment	Original Expo	Exposi	ure	Risk exposure amount	aajustment	Original E	Exposure <sup>1</sup>	Exposure	Risk exposure amount	adjustment	Original E	Exposure <sup>1</sup>	Exposure	Risk exposure amount	adjustme
	(mln EUR, %)	Of which: defaulted	- Value <sup>1</sup>	Of which: defaulted	s and provisions		<b>Value</b> f which: efaulted		Of which: defaulted	s and provisions		Of which: defaulted	- Value <sup>1</sup>	Of which: defaulted	s and provisions		Of which: defaulted	Value <sup>1</sup>	Of which: defaulted	s and provision
Consolidated data	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0
	IRB Total <sup>2</sup>			0					0					0					0	

<sup>(1)</sup> 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 Secutarisation position unlike in the previous Transparency exercises' results.



General governments exposures by country of the counterparty

							Bank of Valletta Plc							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Austria	0 2 0 2 12 59 0	0 2 0 2 12 59 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 2 0 2 12 59 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 [	Belgium	0 0 0 0 10 10 21	0 0 0 0 10 10	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 10 10 0 21	( ( ( (	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Bulgaria			, and the second								, and the second		
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M [	Denmark													
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

							Bank of Valletta Plc  As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	sheet	<u> </u>	ot exposures		 Deriva	tives		Off bala	nce sheet	
	(IIIIII EUR)							Derivatives with pos		Derivatives with ne	egative fair value		heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Finland	0 12 9 3 0 5 0	0 12 9 3 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 12 9 3 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 - 3M [	France	0 17 7 7 3 44 0	0 17 7 7 3 44 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 17 7 7 3 44 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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	Germany	3 3 18 7 23 131 0	3 3 18 7 23 131 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	3 18 7 23 131 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [	Croatia													
[ 0 - 3M [	Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland	0 0 0 0 0 10 0	0 0 0 0 0 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 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	O
[ 0 - 3M [	Italy	0 20 25 4 5 0 0	0 20 25 4 5 0	0 0 0 0 0 0	0 0 8 0 0 0	0 0 0 0 0 0 0 0 0 0	0 20 17 4 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 - 3M [	Latvia	54	54	0	8		40	O .	U	U	0		U .	U



General governments exposures by country of the counterparty

							Bank of Valletta Pic							
							As of 31/12/2018	8						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	atives		Off bala	nce sheet	
												Off-halance s	heet exposures	
												OII-Dalance Si	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Duoviolona	
				of which. Financial accets	of which: Financial assets	of which: Financial assets at	of which. Financial access at					Nominai	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					am sagn promes ness	Sompressions of meeting								
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more		0	0	0	0000	0 0	0		0 0 0	0	0	0	0	
[ 17 - 27 [ [ 2Y - 3Y [ [ 3Y - 5Y [	Lithuania	0 0	0	0	0	0 0	0		0 0 0	0	0	0	0	
[5Y - 10Y [ [10Y - more		3 0	3 0	0 0	0	0 0	3 0		0 0	0	0	0 0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		<b>3</b>	3 0	<b>0</b>	0	0	0		<b>0</b>	0	0	0 0	0	0
[ 1Y - 2Y [	I	0	0	0	0	0 0	0		0 0 0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Luxembourg	15 5	15 5	0	0	0 0	15		0 0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		20 109			0	0 0 0	20 33	(	0 0 0 0	0 0	0 <b>0</b>	0 <b>0</b>	0 0	0
[ 3M - 1Y [		102 128	109 102 128	0	1	10 6	91 111		0 0 0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Malta	46 135	46 135	0	9	27	10 116		0 0	0	0	0	0	
[ 1Y - 2Y [		70 <b>718</b>	128 70 <b>718</b>	0 0	0	73 14 2 <b>224</b>	56 56 <b>472</b>		0 0	0	0	9 <b>12</b>	0	0
[ 0 - 3M [		0 14	0 14	0 0	0	0 0	0 14		0 0	0	0	0 0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Netherlands	0 4	0 4 12	0	0	0 0	0 4 12		0 0 0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total		2 0	2 0	0	0	0 0	2 0		0 0 0	0	0	0	0	
[ 0 - 3M [		32 0	32 0	0	0	<b>0</b>	32 0	(	<b>0 0</b> 0	0	0	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		0 0 5	0 0 5	0 0	0	0 0	0 0 5		0 0 0	0	0	0 0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Poland	0	0	0	0	0 0	0		0 0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		5 0	5 0	0 <b>0</b>	0	0 0 0	5 0	(	0 0 0 0	0	0 <b>0</b>	0 <b>0</b>	0 0	0
[ 3M - 1Y [ [ 1Y - 2Y [		0 0	0	0	0	0 0	0		0 0 0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Portugal	3 14	3 14	0	0	0 0	3 14		0 0 0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total		0 0 17	0 0 17	0	0	0	0 0 17		0 0	0	0	0	0	0
[ 0 - 3M [		<u></u> ,	=.										·	
[ 1Y - 2Y [	Romania													
[5Y - 10Y [ [10Y - more														
I IOTAL I		0	0	0	0	0 0	0		0 0	0	0	0	0	
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		5	5	0	5	0 0	0		0 0	0	0	0	0	
[ 0 - 3M [	Slovakia	0 0	0 0	0 0	000	0 0	0		0 0	0 0	0 0	0 0	0 0	
		5	5 5	0 0	5	0 6 <b>0</b>	0		0 0 0 0	0 0	0 0	0 <b>0</b>	0 <b>0</b>	0
[ 0 - 3M [		0 n	2 0 n	0 0 n	0	0 0	0 n		0 0 0 0	0 0 0	0 0 0	0 0	0 0	
[ 2Y - 3Y [ [3Y - 5Y [	Slovenia	0 0	0 0	0 0	000	0 0	0 0		0 0	0 0	0 0	0 0	0	
[5Y - 10Y [ [10Y - more		11 0	11 0	0	0	0 0	11 0		0 0	0	0	0 0	0	



General governments exposures by country of the counterparty

							Bank of Valletta Plc  As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	sheet				Deriva	tives		Off balar	nce sheet	
	(IIIIII EUR)							Derivatives with pos		Derivatives with negative	e fair value		neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notice	onal amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain	0 2 14 0 18 1 0	0 2 14 0 18 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 2 14 0 18 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 0 0 0	0
[ 0 - 3M [	Sweden	3 0 0 0 0 0 0	3 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	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 - 3M [	United Kingdom	3	3	O Company of the comp			3	U			U	U	U	U I
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
[ 0 - 3M [	Norway	0 9 5 10 0 0 0	0 9 5 10 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 9 5 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 - 3M [	Australia													
[ 0 - 3M [	Canada	4 4 10 0 3 0 0	4 4 10 0 3 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	4 4 10 0 3 0 0 21	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Hong Kong	21	21				21				U	ŭ	U	U TO



General governments exposures by country of the counterparty

							Bank of Valletta Plc							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)		_	On balance sh	neet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		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 [	Japan	0 0 5 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 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 - 3M [	U.S.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA	0 2 13 1 0 0 0	0 2 13 1 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 2 13 1 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
Total [ 0 - 3M [	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

Bank of Valletta Plc

							Darik or Vallecta Fie							
							As of 31/12/2018	3						
						Dire	ect exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value	Off-balance s	heet exposures	
	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa													
[ 0 - 3M [	Others	0 0 0 0 15 5 0	0 0 0 0 15 5 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 15 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	70

#### Notes and definition

- Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.
- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions
- the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo,
- (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.



General governments exposures by country of the counterparty

							Bank of Valletta Plc							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Austria	0 0 0 2 12 59 0	0 0 0 2 12 59 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 2 12 59 0		0 0 0 0 0 0 0 0 0 0 0 0	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 [	Belgium	0 0 0 0 10 46 0	0 0 0 0 10 46 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 10 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 0 0 0 0	
[ 0 - 3M [	Bulgaria		30	, and the second			30					, and the second		
[ 0 - 3M [	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Denmark													
[ 0 - 3M [	Estonia													



General governments exposures by country of the counterparty

							Bank of Valletta Plc  As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	sheet				Deriva	tives		Off bala	nce sheet	
	(rim zory)							Derivatives with pos	sitive fair value	Derivatives with n	egative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Finland	3 18 0 3 0 19 0	3 18 0 3 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 0	3 18 0 3 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 0 0	0 0 0 0 0 0	0 0 0 0 0 0	4
[ 0 - 3M [	France	9 9 14 3 11 63 0	9 9 14 3 11 63 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	9 9 14 3 11 63 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[ 0 - 3M [	Germany	3 0 23 2 55 149 0	3 0 23 2 55 149 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	3 0 23 2 55 149 0	0 0 0 0 0 0	0 0 0 0 0 0	0 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 [	Croatia													
[ 0 - 3M [	Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Hungary													
[ 0 - 3M [	Ireland	0 0 0 0 5 16 0	0 0 0 0 5 16 0	0 0 0 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 16 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 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 [	Italy	0 36 9 4 5 0 0	0 36 9 4 5 0	0 0 0 0 0 0	0 8 0 0 0 0	0 0 0 0 0 0 0 0 0	0 28 9 4 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	
Total [ 0 - 3M [	Latvia	54	54	0	8	0	46	0	0	0	0	0	0	0



#### General governments exposures by country of the counterparty

							Bank of Valletta Plc  As of 30/06/2019							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets a fair value through other comprehensive income	t of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Lithuania	0 0 0 0 0 0 3 0	0 0 0 0 0 0 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 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 - 3M [	Luxembourg	0 0 0 0 18 31 0	0 0 0 0 18 31 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 18 31 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M [	Malta	158 53 80 126 55 149 71	158 53 80 126 55 149 71	0 0 0 0 0 0	10	1 64 0 12 0 0 0 9 28 1 17 0 78 0 15 2 213	93 30 80 89 37 71 57	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	7 0 0 0 0 0 0 6	0 0 0 0 0 0	39
[ 0 - 3M [	Netherlands	0 12 2 2 12 12 0	0 12 2 2 12 12 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0 12 2 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	
Total [ 0 - 3M [	Poland	40 0 0 0 5 0 0	40 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 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	
Total [ 0 - 3M [	Portugal	5 0 0 0 3 14 0 0	0 0 0 3 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 3 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 - 3M [	Romania	17	17	U		0	17	O Company	U	U	U	U	0	U
[ 0 - 3M [	Slovakia	0 5 0 0 0 0 5 0	0 5 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 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 - 3M [	Slovenia	0 0 0 0 0 0 11 0	0 0 0 0 0 0 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 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	



General governments exposures by country of the counterparty

							Bank of Valletta Plc							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Spain	0 8 5 0 24 11 0	0 8 5 0 24 11 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 8 5 0 24 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 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Sweden													
[ 0 - 3M [	United Kingdom													
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Iceland													
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Liechtenstein													
[ 0 - 3M [	Norway	0 5 4 6 0 0 0	0 5 4 6 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 5 4 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	3
[ 0 - 3M   [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	Australia													
[ 0 - 3M [	Canada	4 6 3 0 3 0 0 0	4 6 3 0 3 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	4 6 3 0 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	3
[ 0 - 3M [	Hong Kong											V	· ·	3



General governments exposures by country of the counterparty

							Bank of Valletta Plc							
						Divo	As of 30/06/2019							
				On halanas al		Dire	ct exposures		<b>D</b> avitus	Maria a		Off halas		-
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balan	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan	0 5 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 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	1
[ 0 - 3M [	U.S.				<u> </u>									
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA	0 15 1 0 0 0 0	0 15 1 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 15 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 0 0 0 0 0	11
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
Total [ 0 - 3M [	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

Bank of Valletta Plc

							Dank of Valletta Fic							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sł	neet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa													
[ 0 - 3M [	Others	0 0 0 0 15 21 0	0 0 0 0 15 21 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 15 21 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

### Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican, Costa Rica, Dominican, Republic, Ecuador, El Salvador, Grenada, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Cong Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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.



#### Performing and non-performing exposures

			Α	as of 30/09/201	.8					A	s of 31/12/201	8		
		Gross carry	ing amount		Accumulated i accumulated c value due to c provisions <sup>4</sup>	hanges in fair	Collaterals and financial		Gross carry	ing amount		Accumulated ir accumulated cl value due to cr provisions <sup>4</sup>	hanges in fair	Collaterals and financial
		Of which performing but past due >30		-performing <sup>1</sup>	On performing exposures <sup>2</sup>	performing	guarantees received on non- performing		Of which performing but past due >30		-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non- performing	guarantees received on non- performing
( ) = 11=		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures
(mln EUR)  Debt securities (including at amortised cost and fair value)	3,538	0	0	0	1	0	0	3,422	0	0	0	1	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,385	0	0	0	0	0	0	1,539	0	0	0	0	0	0
Credit institutions	1,418	0	0	0	0	0	0	1,303	0	0	0	0	0	0
Other financial corporations	141	0	0	0	0	0	0	135	0	0	0	0	0	0
Non-financial corporations	593	0	0	0	1	0	0	445	0	0	0	1	0	0
Loans and advances(including at amortised cost and fair value)	8,119	13	264	0	35	94	165	8,350	20	245	0	28	80	165
Central banks	3,090	0	0	0	0	0	0	3,254	0	0	0	0	0	0
General governments	35	0	0	0	0	0	0	35	0	0	0	0	0	0
Credit institutions	407	0	0	0	0	0	0	491	0	0	0	0	0	0
Other financial corporations	405	0	8	0	1	3	5	411	3	2	0	3	1	1
Non-financial corporations	1,772	8	169	0	23	63	105	1,733	10	168	0	17	58	111
of which: small and medium-sized enterprises at amortised cost	1,314	8	122	0	20	53	68	1,271	10	111	0	15	46	65
Households	2,411	5	87	0	10	29	55	2,426	7	75	0	8	21	53
DEBT INSTRUMENTS other than HFT	11,658	13	264	0	36	94	165	11,772	20	245	0	28	80	165
OFF-BALANCE SHEET EXPOSURES	1,221		55	0	7	10	0	1,259		57	0	9	10	0

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> 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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### **Performing and non-performing exposures**

		As of 31/03/2019  Accumulated impairment,									As of 30/06/201	19		
		Gross carryi	ing amount		Accumulated in accumulated control value due to control provisions 4	changes in fair	Collaterals and financial		Gross carry	ing amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial guarantees
		Of which performing but past due >30	Of which non-	-performing <sup>1</sup>	On performing	On non- performing	guarantees received on non- performing		Of which performing but past due >30		n-performing <sup>1</sup>	On performing exposures <sup>2</sup>	On non- performing	received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures	exposures <sup>3</sup>	exposures
Debt securities (including at amortised cost and fair value)	3,281	0	0	0	0	0	0	3,343	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,542	0	0	0	0	0	0	1,741	0	0	0	0	0	0
Credit institutions	1,203	0	0	0	0	0	0	1,113	0	0	0	0	0	0
Other financial corporations	126	0	0	0	0	0	0	121	0	0	0	0	0	0
Non-financial corporations	409	0	0	0	0	0	0	368	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	8,735	26	232	0	30	81	148	8,659	9	229	0	35	80	144
Central banks	3,476	0	0	0	0	0	0	3,514	0	0	0	0	0	0
General governments	37	0	0	0	0	0	0	37	0	0	0	0	0	0
Credit institutions	549	0	0	0	0	0	0	394	0	0	0	0	0	0
Other financial corporations	409	0	2	0	2	1	1	432	0	2	0	2	1	1
Non-financial corporations	1,797	18	154	0	17	62	92	1,786	6	154	0	21	61	93
of which: small and medium-sized enterprises at amortised cost	1,246	18	104	0	16	43	61	1,225	5	103	0	19	45	59
Households	2,468	8	76	0	11	19	55	2,497	3	73	0	12	18	50
DEBT INSTRUMENTS other than HFT	12,015	26	232	0	31	81	148	12,002	9	229	0	35	80	144
OFF-BALANCE SHEET EXPOSURES	1,275		60	0	9	9	0	1,215		52	0	10	9	0

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(4)</sup> 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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### **Forborne exposures**

			As of 30/09/2018					As of 31/12/2018	;	
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance
Debt securities (including at amortised cost and fair value)	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)	162	125	57	53	0	118	102	39	37	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	5	5	2	2	0	1	1	0	0	0
Non-financial corporations	124	91	41	38	0	93	80	32	30	0
of which: small and medium-sized enterprises at amortised cost	100	67	33	30	0	70	57	24	22	0
Households	33	29	13	13	0	24	21	7	7	0
DEBT INSTRUMENTS other than HFT	162	125	57	53	0	118	102	39	37	0
Loan commitments given	2	2	0	0	0	2	1	0	0	0

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

<sup>(2)</sup> 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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### **Forborne exposures**

			As of 31/03/2019					As of 30/06/2019	)	
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(mln EUR)	Of which non- performing  exposures with  Of which on non- performing performing exposures with		forhearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance		
Debt securities (including at amortised cost and fair value)	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)	116	99	43	40	0	123	105	43	41	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	1	1	0	0	0	1	0	0	0	0
Non-financial corporations	91	78	36	34	0	99	86	36	34	0
of which: small and medium-sized enterprises at amortised cost	69	56	22	20	0	69	55	25	23	0
Households	24	21	7	6	0	23	19	7	7	0
DEBT INSTRUMENTS other than HFT	116	99	43	40	0	123	105	43	41	0
Loan commitments given	2	1	0	0	0	2	1	0	O	0

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

<sup>(2)</sup> 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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.