

| Bank Name | Commbank Europe Ltd |
|--------------|----------------------|
| LEI Code | 213800EUDXECGWMKKR98 |
| Country Code | MT |

This bank does not report FINREP data on a consolidated level, and so only COREP templates are published.



2016 EU-wide Transparency Exercise Capital

Commbank Europe Ltd

| | | (min EUR. %) | As of 31/12/2015 | As of 30/06/2016 | COREP CODE | REGULATION |
|---|-------------|--|------------------|------------------|--|---|
| | A | (min EUR, %) OWN FUNDS | 334 | 334 | 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 adjustments) | 334 | 334 | C 01.00 (r020,c010) | Article 50 of CRR |
| | A.1.1 | Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) | 314 | 314 | C 01.00 (r030,c010) | Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR |
| | A.1.2 | Retained earnings | 0 | 0 | C 01.00 (r130,c010) | Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR |
| | A.1.3 | Accumulated other comprehensive income | 0 | 0 | C 01.00 (r180,c010) | Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR |
| | A.1.4 | Other Reserves | 20 | 21 | C 01.00 (r200,c010) | Articles 4(117) and 26(1) point (e) of CRR |
| | A.1.5 | Funds for general banking risk | 0 | 0 | C 01.00 (r210,c010) | Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR |
| | A.1.6 | Minority interest given recognition in CET1 capital | 0 | 0 | C 01.00 (r230,c010) | Article 84 of CRR |
| | A.1.7 | Adjustments to CET1 due to prudential filters | 0 | 0 | C 01.00 (r250,c010) | Articles 32 to 35 of and 36 (1) point (I) of CRR |
| | A.1.8 | (-) Intangible assets (including Goodwill) | 0 | 0 | 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 | (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs | 0 | 0 | C 01.00 (r370,c010) | Articles 36(1) point (c) and 38 of CRR |
| | A.1.10 | (-) IRB shortfall of credit risk adjustments to expected losses | 0 | 0 | C 01.00 (r380,c010) | Articles 36(1) point (d), 40 and 159 of CRR |
| | A.1.11 | (-) Defined benefit pension fund assets | 0 | 0 | C 01.00 (r390,c010) | Articles 4(109), 36(1) point (e) and 41 of CRR |
| | A.1.12 | (-) Reciprocal cross holdings in CET1 Capital | 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 | 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 | 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 | 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 | C 01.00 (r480,c010) | Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR |
| OWN FUNDS Transitional period | A.1.16 | (-) Deductible DTAs that rely on future profitability and arise from temporary differences | 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 | C 01.00 (r500,c010) | $\label{eq:action} Articles 4(27); 36(1) \ \text{point} \ (i); 43, 45; 47; 48(1) \ \text{point} \ (b); 49(1) \ \text{to} \ (3) \ \text{and} \ 79 \ \text{of} \ CRR$ |
| | A.1.18 | (-) Amount exceding the 17.65% threshold | 0 | 0 | C 01.00 (r510,c010) | Article 48 of CRR |
| | A.1.19 | (-) Additional deductions of CET1 Capital due to Article 3 CRR | 0 | 0 | C 01.00 (r524,c010) | Article 3 CRR |
| | A.1.20 | CET1 capital elements or deductions - other | 0 | 0 | C 01.00 (r529,c010) | |
| | A.1.21 | Transitional adjustments | 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 | C 01.00 (r220,c010) | Articles 483(1) to (3), and 484 to 487 of C8R |
| | A.1.21.2 | Transitional adjustments due to additional minority interests (+/-) | 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 | 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 | C 01.00 (r530,c010) | Article 61 of CRR |
| | A.2.1 | Additional Tier 1 Capital instruments | 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 | C 01.00 (r720,c010) | |
| | A.2.3 | Other Additional Tier 1 Capital components and deductions | 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 | 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) | 334 | 334 | C 01.00 (r015,c010) | Article 25 of CRR |
| | A.4 | TIER 2 CAPITAL (net of deductions and after transitional adjustments) | 0 | 0 | C 01.00 (r750,c010) | Article 71 of CRR |
| | A.4.1 | Tier 2 Capital instruments | 0 | 0 | C 01.00 (r760,c010) + C 01.00 (r890,c010) | |
| | A.4.2 | Other Tier 2 Capital components and deductions | 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 | C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010) | |
| OWN FUNDS | В | TOTAL RISK EXPOSURE AMOUNT | 745 | 739 | C 02.00 (r010,c010) | Articles 92(3), 95, 96 and 98 of CRR |
| REQUIREMENTS | B.1 | Of which: Transitional adjustments included | 0 | 0 | C 05.01 (r010;c040) | |
| | C.1 | COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) | 44.91% | 45.29% | CA3 (1) | |
| CAPITAL RATIOS (%) Transitional period | C.2 | TIER 1 CAPITAL RATIO (transitional period) | 44.91% | 45.29% | CA3 (3) | |
| | C.3 | TOTAL CAPITAL RATIO (transitional period) | 44.91% | 45.29% | CA3 (5) | |
| CET1 Capital Fully loaded | D | COMMON EQUITY TIER 1 CAPITAL (fully loaded) | 334 | 334 | [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 ¹ | E | COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) | 44.91% | 45.29% | [D.1]/[B-B.1] | |
| ⁽¹⁾ Fully loaded CET1 capital ratio estimation | ation based | on the formulae stated in column "COREP CODE" | | | | |



Risk exposure amounts

Commbank Europe Ltd

| | as of 31/12/2015 | as of 30/06/2016 |
|---|------------------|------------------|
| (mln EUR) Risk exposure amounts for credit risk | 617 | 611 |
| Risk exposure amount for securitisation and re-securitisations in the banking book | 0 | 0 |
| Risk exposure amount for contributions to the default fund of a CCP | 0 | 0 |
| Risk exposure amount Other credit risk | 617 | 611 |
| Risk exposure amount for position, foreign exchange and commodities (Market risk) | 0 | 0 |
| of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹ | 0 | 0 |
| Risk exposure amount for Credit Valuation Adjustment | 0 | 0 |
| Risk exposure amount for operational risk | 127 | 127 |
| Other risk exposure amounts | 0 | 0 |
| Total Risk Exposure Amount | 745 | 739 |

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2016 EU-wide Transparency Exercise Market Risk

Commbank Europe Ltd

| | S | iA | | | |] | IM | | | | | | | | | | IM | | | | | |
|-------------------------|----------------------------------|----------------------------------|--|--------------------------|---|----------------------------------|--|-------------------|-------|--------------------------------|-----------------|----------------------------------|--|--------------------------|---|----------------------------------|--|------------------|-------|--------------------------------|-----------------|----------------------------------|
| | As of 31/12/2015 | As of 30/06/2016 | | | | As of 31 | /12/2015 | | | | | | | | | As of 30 | /06/2016 | | | | | |
| | | | VaR <i>(Memoran</i> | dum item) | STRESSED VaR (M item) | emorandum | INCREM DEFAUI MIGRATI CAPITAL | LT AND ON RISK | | RICE RISKS CHARGE FOR | | | VaR <i>(Memoran</i> | dum item) | STRESSED VaR (Mo item) | emorandum | INCREM DEFAUL MIGRATI CAPITAL | T AND ON RISK | | RICE RISKS HARGE FOR | | |
| (min EUR) | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt-1) | | LAST MEASURE | FLOOR | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT | MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg) | PREVIOUS DAY (VaRt-1) | MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg) | LATEST AVAILABLE (SVaRt-1) | | LAST MEASURE | FLOOP | 12 WEEKS AVERAGE MEASURE | LAST MEASURE | TOTAL RISK EXPOSURE AMOUNT |
| Traded Debt Instruments | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Equities | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: General risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Of which: Specific risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Foreign exchange risk | 0 | 0 | 0 | 0 | 0 | 0 | | | | | | | 0 | 0 | 0 | 0 | | | | | | |
| Commodities risk | 0 | 0 | 0 | 0 | 0 | 0 | - | - | | - | | - | 0 | 0 | 0 | 0 | | - | | | - | - |
| Total | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |



Credit Risk - Standardised Approach

Commbank Europe Ltd

| | | | | | Standardise | ed Approach | | | |
|-------------------|---|-----------------------------------|--------------------------------|-------------------------|--|-----------------------------------|--------------------------------|-------------------------|---------------------------------------|
| | | | As of 31 | /12/2015 | | | As of 30 | /06/2016 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments an provisions |
| | (min EUR, %) | | 63 | <u>^</u> | | | (3 | <u>^</u> | |
| | Central governments or central banks | 62 | 62 | 0 | | 67 | 67 | 0 | |
| | Regional governments or local authorities Public sector entities | 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 | 0 | |
| | Institutions | 134 | 134 | 27 | | 146 | 146 | 29 | |
| | Corporates | 787 | 639 | 591 | | 778 | 617 | 582 | |
| | of which: SME | ,0, | 0.09 | 0 | | 0 | 017 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | ő | ő | 0 | | 0 | ő | 0 | |
| Consolidated data | Secured by mortgages on immovable property | 0 | 0 | ő | | ő | 0 | ő | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Exposures in default | ō | ō | ō | 0 | ō | ō | ō | 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 | |
| | Securitisation | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total | 983 | 834 | 617 | 0 | 990 | 830 | 611 | 0 |

| | | | | | Standardise | d Approach | | | |
|--------|---|-----------------------------------|--------------------------------|-------------------------|---|-----------------------------------|--------------------------------|-------------------------|---|
| | | | As of 31 | /12/2015 | | | As of 30 | /06/2016 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (min EUR, %) | | | | | | | | |
| | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 207 | 139 | 139 | | 163 | 125 | 127 | |
| | 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 | |
| NORWAY | 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 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

Original exposure, unlike Expossive lables, 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 does not include Securistization exposures

| | | | | | Standardise | ed Approach | | | |
|--------|---|-----------------------------------|--------------------------------|-------------------------|---|-----------------------------------|--------------------------------|-------------------------|---|
| | | | As of 31 | /12/2015 | | | As of 30 | /06/2016 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (min EUR, %) | | | | | | | | |
| | Central governments or central banks 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 | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 184 | 128 | 91 | | 238 | 154 | 128 | |
| | of which: SME | 104 | 0 | 0 | | 2.10 | 1.54 | 0 | |
| | Retail | 0 | ő | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | ő | | 0 | 0 | ő | |
| FRANCE | Secured by mortgages on immovable property | 0 | ő | 0 | | 0 | 0 | ő | |
| INANCL | of which: SME | 0 | 0 | ő | | 0 | 0 | ő | |
| | Exposures in default | 0 | 0 | ō | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | 0 | ō | ō | | ō | ō | ō | |
| | 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 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

Standardised Total^{*}
⁽²⁾ 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 does not include Securistization exposures

| | | | | | Standardise | ed Approach | | | |
|------------|---|-----------------------------------|--------------------------------|-------------------------|---|-----------------------------------|--------------------------------|-------------------------|---|
| | | | As of 31 | /12/2015 | | | As of 30 | /06/2016 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (min EUR, %) | | | | | | | | |
| | 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 | - | 0 | 0 | | | 0 | 0 | |
| | Corporates | 0 139 | 0 139 | 0 139 | | 0 110 | 0 110 | 110 | |
| | of which: SME | 139 | 139 | 139 | | 110 | 0 | 0 | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| LUXEMBOURG | Secured by mortgages on immovable property | 0 | ő | 0 | | 0 | 0 | 0 | |
| LUXENDOURG | of which: SME | 0 | ő | 0 | | ő | ő | 0 | |
| | Exposures in default | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| | Items associated with particularly high risk | ō | ō | ō | - | 0 | 0 | ō | |
| | 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 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

Original exposure, utilie Economice (e.e., exponded for taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.e., substitution effects).
 ⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securistization exposures



Credit Risk - Standardised Approach

Commbank Europe Ltd

| | | | | | Standardise | d Approach | | | |
|-----------|---|-----------------------------------|--------------------------------|-------------------------|---|-----------------------------------|--------------------------------|-------------------------|---|
| | | | As of 31 | /12/2015 | | | As of 30 | 0/06/2016 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (min EUR, %) | | | | | | | | |
| | 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 | 110 | 110 | 22 | | 1 | 1 | 0 | |
| | Corporates | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | 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 | |
| SINGAPORE | 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 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

Orginal exposure, utile Exposure velocities for early into account any effect due to creat conversion factors or creat risk mitigation techniques (e.g. substitution effects).
 ⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

| | | | | | Standardise | d Approach | | | |
|---------|---|-----------------------------------|--------------------------------|-------------------------|---|-----------------------------------|--------------------------------|-------------------------|---|
| | | | As of 31 | /12/2015 | | | As of 30 | /06/2016 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | (min EUR, %) | | | | | | | | |
| | 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 | 6 | 6 | 1 | | 3 | 3 | 1 | |
| | Corporates | 80 | 84 | 84 | | 91 | 83 | 83 | |
| | 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 | |
| IRELAND | 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 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

Standardised Total
Standardised Total
Standardised Total
Orginal 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).
Total value adjustments and onvisions per country of counterparty does not include Securistisation exposures

| | | | | | Standardise | ed Approach | | | |
|---------|---|-----------------------------------|--------------------------------|-------------------------|---|-----------------------------------|--------------------------------|-------------------------|---|
| | | | As of 31 | /12/2015 | | | As of 30 | /06/2016 | |
| | (min EUR, %) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² |
| | Central governments or central banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Regional governments or local authorities | ō | ō | ō | | 0 | ō | ō | |
| | Public sector entities | 0 | o | 0 | | 0 | 0 | 0 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Corporates | 70 | 70 | 70 | | 67 | 67 | 67 | |
| | 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 | |
| AUSTRIA | 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 | |
| | Securitisation | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Standardised Total ² | | | | 0 | | | | 0 |

Standardised Total ¹⁰ 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). ¹⁰ Total value adjustments and provisions per country of counterparty does not include Securistization exposures

| | | | | | Standardise | ed Approach | | | |
|-------|---|-----------------------------------|--------------------------------|-------------------------|---|-----------------------------------|--------------------------------|-------------------------|---------------------------|
| | | | As of 31 | /12/2015 | | | As of 30 | /06/2016 | |
| | (min EUR, %) | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Val adjustme provis |
| | Central governments or central banks | 62 | 62 | 0 | | 67 | 67 | 0 | |
| | Regional governments or local authorities | 0 | 02 | 0 | | 0 | 0 | 0 | |
| | Public sector entities | 0 | ō | ō | | 0 | ō | 0 | |
| | Multilateral Development Banks | ō | ō | ō | | 0 | ō | ō | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 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 | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | |
| MALTA | 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 | |
| | Securitisation | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Other exposures | 0 | 0 | U | | U | 0 | 0 | |
| | Standardised Total ² posure value, is reported before taking into account any effect due to credit conversion factors or cr | | | | 0 | | | | |

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Credit Risk - Standardised Approach

Commbank Europe Ltd

| | | Standardised Approach | | | | | | | | | |
|-----------|---|-----------------------------------|--------------------------------|-------------------------|---|-----------------------------------|--------------------------------|-------------------------|---|--|--|
| | | | As of 31, | /12/2015 | | As of 30/06/2016 | | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | |
| | (min EUR, %) | | | | | | | | | | |
| | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Corporates | 43 | 22 | 11 | | 43 | 22 | 11 | | | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| 055544557 | 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 | 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 | | | |
| | Securitisation Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | | 0 | | 0 | | 0 | 0 | | | | |
| | Standardised Total ² | | | | 0 | | | | 0 | | |

Didginal exposure, unlike Exposure unlike, is reported to the
 Adding and the exposure of the exposure

| | | Standardised Approach | | | | | | | | | |
|-------------|---|-----------------------------------|--------------------------------|-------------------------|---|-----------------------------------|--------------------------------|-------------------------|---|--|--|
| | | | As of 31 | /12/2015 | | As of 30/06/2016 | | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | |
| | (min EUR, %) | | | | | | | | | | |
| | 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 | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Corporates | 34 | 34 | 34 | | 36 | 36 | 36 | | | |
| | 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 | | | |
| 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 | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Securitisation | | | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Standardised Total ² | | | | 0 | | | | 0 | | |

Standardised 10/a1
 Original exposure, unilike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.e., substitution effects).
 Credit value adjustments and provisions per country of counterparty does not include Securistization exposures

| | | Standardised Approach | | | | | | | | | |
|----------------|---|-----------------------------------|--------------------------------|-------------------------|---|-----------------------------------|--------------------------------|-------------------------|---|--|--|
| | | | As of 31, | /12/2015 | | As of 30/06/2016 | | | | | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions ² | | |
| | (min EUR, %) Central governments or central banks | 0 | 0 | â | | 0 | 0 | â | | | |
| | 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 | ő | 0 | ő | | ő | ő | 0 | | | |
| | Corporates | 0 | ō | ō | | 0 | ō | ō | | | |
| | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Retail | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| Country of | of which: SME | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Secured by mortgages on immovable property | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| Counterpart 10 | 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 | | | |
| | Securitisation | | | | | | | | | | |
| | Other exposures | 0 | 0 | 0 | | 0 | 0 | 0 | | | |
| | Standardised Total ² | | | | 0 | | | | 0 | | |

Standardised Total ¹⁰ 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). ¹⁰ Total value adjustments and provisions per country of counterparty does not include Securistization exposures



Credit Risk - IRB Approach

Commbank Europe Ltd

| | | IRB Approach | | | | | | | | | | | | |
|-------------------|--|--------------------------------|------------------------|--------------------------------|----------------------|------------------------|----------------------|--------------------------------|------------------------|--------------------------------|----------------------|------------------------|----------------------|--|
| | | As of 31/12/2015 | | | | | | As of 30/06/2016 | | | | | | |
| | | Original Exposure ¹ | | Exposure Value ¹ | Risk exposure amount | | Value adjustments | Original Exposure ¹ | | Exposure Value ¹ | Risk exposure amount | | Value adjustments | |
| | (min EUR, %) | | Of which: defaulted | value | | Of which: defaulted | and provisions | | Of which: defaulted | value | | Of which: defaulted | and provisions | |
| | Central banks and central governments | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | |
| | Institutions | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | |
| | Corporates | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | |
| | Corporates - Of Which: Specialised Lending | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | |
| | Corporates - Of Which: SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | |
| | Retail | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | |
| | Retail - Secured on real estate property | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | |
| | Retail - Secured on real estate property - Of Which: SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | |
| Consolidated data | Retail - Secured on real estate property - Of Which: non-SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | |
| | Retail - Qualifying Revolving | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | |
| | Retail - Other Retail | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | |
| | Retail - Other Retail - Of Which: SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | |
| | Retail - Other Retail - Of Which: non-SME | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | |
| | Equity | | | | 0 | | | | | | 0 | | | |
| | Securitisation | 0 | | 0 | 0 | | 0 | 0 | | 0 | 0 | | 0 | |
| | Other non credit-obligation assets | | | | 0 | | | | | | 0 | | | |
| | IRB Total | | | | 0 | | | | | | 0 | | | |