

Bank Name	First Investment Bank
LEI Code	549300UY81ESCZJ0GR95
Country Code	BG



2017 EU-wide Transparency Exercise Capital

		(min EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
	A	OWN FUNDS	479	528	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)	380	428	C 01.00 (r020,c010)	Article S0 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	106	106	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 (l) of CRR
	A.1.3	Accumulated other comprehensive income	13	15	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	269	317	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	1	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)	-5	-4	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) (i), 243(1) point (b) and 258 of CRR; Articles 36(1) point k) (ii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 153(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)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 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	-3	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	-3	-2	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 CRR
	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 (+/-)	-3	-2	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)	98	99	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	100	100	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	-2	-1	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)	478	528	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1	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	1	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	3,159	3,293	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)	12.03%	13.01%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.13%	16.02%	CA3 (3)	-
	С.3	TOTAL CAPITAL RATIO (transitional period)	15.16%	16.03%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	383	430	[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	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.13%	13.07%	[D.1]/[B-B.1]	
		on the formulae stated in column "COREP CODE"				

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



Leverage ratio

	(mln EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	478	528	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	483	530	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	4,728	4,605	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	4,734	4,605	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	10.1%	11.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	10.2%	11.5%	C 47.00 (r330,c010)	



Risk exposure amounts

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	2,860	2,936
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	2,860	2,936
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3	16
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	296	340
Other risk exposure amounts	0	0
Total Risk Exposure Amount	3,159	3,293

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



Interest income Of which debt securities income Of which deposits expenses Of which deposits expenses Of which deposits expenses Of which deposits expenses Of which debt securities issued expenses) Of which debt securities issued expenses and liabilities is designated at fair value through profit or loss, and of non financial assets, and of non financial assets and liabilities held for trading, net Of which pending lassets and liabilities designated at fair value through profit or loss, net Of which pending lassets and liabilities designated at fair value through profit or loss, net Of which pending legal issues and tax lidigation or control		As of 31/12/2016	As of
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Dividend income Net Fee and commission income 47 28 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 Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses from hedge accounting, net Exchange differences [gain or (-) loss], net Net other operating income ((expenses) TOTAL OPERATING INCOME, NET 233 10 (Administrative expenses) (Depreciation) (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions) Of which pending legal issues and tax litigation¹ Of which restructuring¹ Of which restructuring¹ (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	(* * * * * * * * * * * * * * * * * * *	3	6
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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 Gains or (-) losses on financial assets and liabilities held for trading, net Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net Exchange differences [gain or (-) loss], net Exchange differences [gain or (-) loss], net For an exception of the profit or loss of the top and the profit or loss of investments in subsidaries, joint ventures and associates and on non-financial assets of the profit or loss of investments in subsidaries, joint ventures and associates of the profit or loss of investments in subsidaries, joint ventures and associates of the profit or loss of investments in subsidaries, joint ventures and associates of the profit or loss of investments in subsidaries, joint ventures and associates of the profit or loss of investments in subsidaries, joint ventures and associates of the profit or loss of investments in subsidaries, joint ventures and associates of the profit or loss of investments in subsidaries, joint ventures and associates of the profit or loss of	Dividend income	0	2
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Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net Gains or (-) losses from hedge accounting, net Exchange differences [gain or (-) loss], net Net other operating income /(expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Depreciation) (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions) Of which pending legal issues and tax litigation of this pending legal issues and tax litigation of the provisions of impairment on financial assets not measured at fair value through profit or loss) (Loans and receivables) (Loans and receivables) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) O which Goodwill) Regative goodwill recognised in profit or loss Share of the profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations O PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		21	2
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Exchange differences [gain or (-) loss], net Net other operating income /(expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Perceiation) (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions) Of which pending legal issues and tax litigation 1 Of which restructuring 1 (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Loans and receivables) (Held to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 55 26 27 28 30 40 40 41 43 43 44 45 46 47 47 47 47 47 47 47 47 47	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Net other operating income /(expenses) TOTAL OPERATING INCOME, NET (Administrative expenses) (Depreciation) (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions) Of which pending legal issues and tax litigation ¹ Of which restructuring ¹ (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Loans and receivables) (Held to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) O which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations O PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 55	Gains or (-) losses from hedge accounting, net	0	0
TOTAL OPERATING INCOME, NET (Administrative expenses) (Depreciation) (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions) Of which pending legal issues and tax litigation ¹ Of which restructuring ¹ (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Ithe do maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	Exchange differences [gain or (-) loss], net	7	3
(Administrative expenses) (Depreciation) (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions) Of which pending legal issues and tax litigation ¹ Of which pending legal issues and tax litigation ¹ Of which restructuring ¹ (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Loans and receivables) (Held to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 55	Net other operating income /(expenses)	-5	4
(Depreciation) (Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions) Of which pending legal issues and tax litigation ¹ Of which restructuring ¹ (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Loans and receivables) (Held to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) Of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations OFROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	TOTAL OPERATING INCOME, NET	233	104
(Provisions or (-) reversal of provisions) (Commitments and guarantees given) (Other provisions) Of which pending legal issues and tax litigation 1 Of which restructuring 1 (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Loans and receivables) (Held to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations ORAGO OF TOR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	(Administrative expenses)	89	55
(Commitments and guarantees given) (Other provisions) Of which pending legal issues and tax litigation ¹ Of which pending legal issues and tax litigation ¹ Of which restructuring ¹ (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Loans and receivables) (Held to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations ORAGINET OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 55	(Depreciation)	9	4
(Other provisions) Of which pending legal issues and tax litigation 1 Of which pending legal issues and tax litigation 1 Of which restructuring 1 (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Loans and receivables) (Held to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations ORAGINATION STANDARD	(Provisions or (-) reversal of provisions)	0	0
Of which pending legal issues and tax litigation ¹ Of which restructuring ¹ (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Loans and receivables) (Held to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	(Commitments and guarantees given)	0	0
Of which restructuring¹ (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Loans and receivables) (Held to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	(Other provisions)	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) (Loans and receivables) (Held to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 55	Of which pending legal issues and tax litigation ¹	-3	
(Loans and receivables) (Held to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 80 1 0 1 1 1 1 1 1 1 1 1 1 1		0	
(Held to maturity investments, AFS assets and financial assets measured at cost) (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 55 2	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	80	19
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) (of which Goodwill) Negative goodwill recognised in profit or loss Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 55 2	(Loans and receivables)	80	19
(of which Goodwill) Negative goodwill recognised in profit or loss O Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 55 2	(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
Negative goodwill recognised in profit or loss O Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates O Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations O PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 55 2	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates O Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations O PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 55 2		0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 0 PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 55 2	Negative goodwill recognised in profit or loss	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations 0 PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 55 2	Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS 55 2		0	0
		55	25
			22
Profit or (-) loss after tax from discontinued operations		0	0
		49	22
		49	22

⁽¹⁾ Information available only as of end of the year



2017 EU-wide Transparency Exercise Market Risk

											II JC IIIVCJC	inche bank												
		SA					IM										IM							
	As of 31/12/2016	As of 30/06/2017				As of 31	1/12/2016						As of 30/06/2017											
			VaR (Memorai	ndum item)	STRESSED VaR (Mitem)		MIGRATI			PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M item)	emorandum	DEFAU MIGRAT	MENTAL ILT AND ION RISK . CHARGE		RICE RISKS CHARGE FOR				
nin EUR)	EXPOSURE EXPOSU AMOUNT AMOU	EXPOSURE EXPOSU	EXPOSURE	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	12 WEEKS AVERAGE MEASURE	MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		MEACHIDE	FLOOR	12 WEEKS AVERAGE MEASURE	MEACURE	TOTAL RISH EXPOSURE AMOUNT
Debt Instruments	0	0	0	0	0	0							0	0	0	0								
nich: General risk	0	0	0	0	0	0							0	0	0	0								
nich: Specific risk	0	0	0	0	0	0							0	0	0	0								
	0	0	0	0	0	0							0	0	0	0								
nich: General risk	0	0	0	0	0	0							0	0	0	0						4		
nich: Specific risk	0	0	0	0	0	0							0	0	0	0								
exchange risk	0	13	0	0	0	0							0	0	0	0						4		
lities risk	3	3	0	0	0	0							0	0	0	0								
	3	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1 0	0	0	1 ,		



Credit Risk - Standardised Approach

First Investment Bank

					Standardise	d Approach				
			As of 31,	/12/2016		As of 30/06/2017				
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
	Central governments or central banks	1.007	1.104	60		865	946	67		
	Regional governments or local authorities	0	2,204	0		003	0	0		
	Public sector entities	0	ů	ő		0	0	0		
	Multilateral Development Banks	0	ő	ő		0	o o	ő		
	International Organisations	0	ő	ő		0	0	0		
	Institutions	226	294	74		172	217	61		
	Corporates	1.276	1.087	1.081		1.277	1.090	1,084		
	of which: SME	0	0	0		0	0	0		
	Retail	687	398	282		740	455	321		
	of which: SME	152	57	32		193	108	62		
Consolidated data	Secured by mortgages on immovable property	676	668	280		689	679	282		
	of which: SME	159	153	55		191	184	67		
	Exposures in default	734	309	342	421	700	337	381	360	
	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)	1	1	1		1	1	1		
	Equity	8	8	8		8	8	9		
	Securitisation	0	0	0		0	0	0		
	Other exposures	815	843	731		822	847	731		
	Standardised Total	5,432	4,713	2,860	427	5,275	4,579	2,936	366	

(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).

					Standardise	d Approach				
		As of 31/12/2016 As of 30/06/2017								
		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	792	888	1		659	737	0		
	Regional governments or local authorities	0	0	0		0.39	737	0		
	Public sector entities	0	0	ő		0	0	ő		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	ō	ō	ō		ō	ō	ō		
	Institutions	21	23	6		32	34	8		
	Corporates	1,058	944	938		1,156	1,019	1,013		
	of which: SME	0	0	0		0	0	0		
	Retail	610	357	258		646	410	294		
	of which: SME	114	21	12		150	70	40		
BULGARIA	Secured by mortgages on immovable property	576	568	232		595	585	237		
	of which: SME	159	153	55		188	181	66		
	Exposures in default	637	276	307	0	622	305	348	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)	1	1	1		1	1	1		
	Equity	8	8	8		8	8	9		
	Securitisation									
	Other exposures	808	836	727		815	839	726		
	Standardised Total ²				361				318	

Discouscification (Discouscification)

(Discouscifi

		Standardised Approach											
			As of 31	/12/2016		As of 30/06/2017							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²				
	(min EUR, %)												
	Central governments or central banks	60	60	60		67	67	67					
	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	11	11	2		5	5	1					
	Corporates	0	0	0		0	0	0					
	of which: SME	0	0	0		0	0	0					
	Retail	38	37	22		49	41	24					
	of which: SME	34	33	19		40	37	21					
ALBANIA	Secured by mortgages on immovable property	10	10	4		12	11	4					
	of which: SME	0	0	0		0	0	0					
	Exposures in default	9	5	5	0	10	6	6	0				
	Items associated with particularly high risk Covered bonds	0	-	-		0	_	-					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	-			0	0	0					
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0					
	Securitisation	0	U	0		0	0	0					
	Other exposures	7	7	4		7	7	4					
	Other exposures Standardised Total ²			4	5	,	/		6				

					Standardise	ed Approach				
			As of 31	/12/2016		As of 30/06/2017				
		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	ő	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates	57	56	56		47	47	47		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
IRGIN ISLANDS,	of which: SME	0	0	0		0	0	0		
	Secured by mortgages on immovable property	71	71	36		66	66	33		
BRITISH	of which: SME	0	0	0		0	0	0		
	Exposures in default	29	5	6	0	27	5	6	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				24				22	

Dificinal 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 provisions per country of counterparty does not include Securistisation exposures



Credit Risk - Standardised Approach

		FIIS	Investment	DdllK					
					Standardise	ed Approach			
		As of 31/12/2016 As of 30/06/2017							
		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	142	142	0		114	114		
	Regional governments or local authorities	142	142	0		114	114	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	l ő		0	0	0	
	International Organisations	0	0	ı ö		0	0	0	
	Institutions	93	93	19		24	24	5	
	Corporates	35	0	19		2	1	1	
	of which: SME	0	0	l ő		0	0	0	
	Retail	o o	0	0		0	0	ı ö	
	of which: SMF	0	0	l ő		0	0	ı ö	
UNITED STATES	Secured by mortgages on immovable property	o o	0	0		0	0	, o	
ONTILD STATES	of which: SME	0	0	ŏ		0	ő	ő	
	Exposures in default	0	0	ō	0	0	0	0	0
	Items associated with particularly high risk	ō	ō	ō		0	ō	ō	-
	Covered bonds	0	ō	ō		0	ō	0	
	Claims on institutions and corporates with a ST credit assessment	0	ō	ō		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

[[]SERRISTICISCO IG.E]

**Original exposure, unifixe 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 provisions per country of counterparty does not include Securistication exposures

**Total value adjustments and provisions per country of counterparty does not include Securistication exposures

					Standardise	d Approach			
			As of 31	/12/2016			As of 30	/06/2017	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	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	40	40	9		43	43	10	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
NITED KINGDOM	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	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	
S	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				l o

					Standardise	d Approach						
		As of 31/12/2016 As of 30/06/2017										
		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	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
SAINT VINCENT	Retail	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
AND THE	Secured by mortgages on immovable property	0	0	0		0	0	0				
GRENADINES	of which: SME	0	0	0		0	0	0				
GRENADINES	Exposures in default	38	20	20	0	38	19	19	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				17				19			

Setabotiosso (CA)

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

10 Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

rotar value adjustments and p	rovisions per country of counterparty does not include securistisation exposures													
		Standardised Approach												
		As of 31/12/2016 As of 30/06/2017												
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	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	U	0		0	0	0						
	International Organisations Institutions	0	0	0		0	0	0						
	Corporates	0	0	0		0	0	0						
	of which: SME	0	0			0	0	0						
	Retail	0	0	0		0	0	0						
C	of which: SME	0	0	0		0	0	0						
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0						
Counterpart 7	of which: SME	0	0	0		0	0	0						
	Exposures in default	o o	0	0	0	0	0	0	0					
	Items associated with particularly high risk	0	0	ı ö		0	0	0						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	ō	0	0		ō	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					

⁽ii) 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).
(ii) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures



Credit Risk - Standardised Approach

		First	Investment	Bank					
					Standardise	ed Approach			
			/06/2017						
		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	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	l ő		0	0	0	
	Retail	0	0	ı ö		0	0	0	
Carrature	of which: SME	0	0	l ő		0	0	ı ö	
Country of	Secured by mortgages on immovable property	o o	ő	ő		0	ő	, o	
Counterpart 8	of which: SME	0	ő	0		0	0	ő	
	Exposures in default	0	ō	ō	0	0	ō	ō	0
	Items associated with particularly high risk	0	ō	ō		0	ō	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 intal[®] |
| 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).
| Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

		Standardised Approach												
			As of 31/12/2016 As of 30/06/2017											
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a					
	(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	0	0	0		0	0	0						
	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 9	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													
	Other exposures	0	0	0		0	0	0						
inal exposure, unlike Expos	Standardised Total ²				0									

		Standardised Approach												
			As of 31,	/12/2016		As of 30/06/2017								
		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 Multilateral Development Banks	0	0	0		0	0	0						
	Multilateral Development Banks International Organisations	0	0	-		U	_	-						
	International Organisations Institutions	0	0	0		0	0	0						
	Corporates	0	0	0		U	0	0						
	of which: SMF	0	0	0		0	0	0						
	Retail	0	0	0		0	0	0						
C	of which: SME	0	0	0		0	0	0						
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0						
Counterpart 10	of which: SME	0	0	0		0	0	0						
counterpart 10	Exposures in default	0	١	0	0	0	ı ö	0	0					
	Items associated with particularly high risk	o o	ŏ	0		0	ő	0	, and the second					
	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	l ō	ō		ō	ō	ō						
	Equity	0	l ō	0		0	ō	ō						
	Securitisation													
	Other exposures	0	0	0		0	0	0						
	Standardised Total ²				0				0					

unquisi exposure, unince exposure value, is reported perore taking into account any effect due to credit conversio
 (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures



Credit Risk - IRB Approach

		IRB Approach												
				As of 31	1/12/2016			As of 30/06/2017						
		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	derdalted	0	0	deradited	0	0	derdance	0	0	deradited	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 Other per gradition lighting accepts	0		0	0		0	0		0	0		0	
	Other non credit-obligation assets				0						0			
	IRB Total				0						0			

⁽II) 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).



Sovereign Exposure

First Investment Bank

(mln EUR)									As of 31/	12/2016								
				Memo: brea	kdown by acc	ounting portfo	olio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	410.8	0.2	410.6	2.2	0.0	2.2	0.0	0.0	0.0	284.9	0.0	284.9	0.2	0.2	0.0	123.5	0.0	123.5
Austria Belgum Belgum Belgum Belgum Belgum Belgum Belgum Crostia Crostia Crostia Crostia Crostia Crostia Crostia Denmark Estonia Finland Finland Finland Finland Finland Finland Libuta	0.8 1.4 200.2 200.2 200.2 200.0 200.	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.2 0.2 0.2 0.0 0.0 0.0 0.0 0.0 0.0 0.0		1 **													
Latin America and the Cambbean Africa Others	0.0 0.0 0.0 Note:	0.0	0.0															

Note:
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Reations:

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

Other CEE non FEA: Albesia, Roceia and Herrocensia. PPK Marvelonia. Mortemeen: Sorbia and Taiwan.

Other CEE non FEA: Albesia, Roceia and Herrocensia. PPK Marvelonia. Mortemeen: Sorbia and Taiwan.

Other CEE non FEA: Albesia, Roceia and Herrocensia. PPK Marvelonia. Mortemeen: Sorbia and Taiwan.

Other CEE non FEA: Albesia, Roceia and Herrocensia. PPK Marvelonia. Mortemeen. Sorbia and Taiwan.

Other CEE non FEA: Albesia, Roceia and Herrocensia. PPK Marvelonia. PPK

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP

** Includes: Transmit mension assets, pur 1000 TOF datas regional under GAMP

**Includes: Transmit mension assets, pur 1000 TOF datas regional data value through profit or less* portfolio for banks reporting under CAMP

**Includes: Thost reading non-derivative financial assets measured at fair value to equity portfolio for banks reporting under CAMP

Includes: Thost reading debt instruments measured at an out-based method and "Other non-trading on-derivative financial search" portfolio for banks reporting under CAMP

Includes: Thost reading debt instruments measured at an out-based method and "Other non-trading on-derivative financial search" portfolio for banks reporting under CAMP

Includes: Thost reading debt instruments measured at an out-based method and "Other non-trading on-derivative financial search" portfolio for banks reporting under CAMP

**Includes: Thost reading under instruments of the search of the



Sovereign Exposure

First Investment Bank

(min EUR)									As of 30/	06/2017								
				Memo: breal	kdown by acco	ounting portfo	olio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	401.9	0.3	401.7	1.9	0.0	1.9	0.0	0.0	0.0	382.2	0.0	382.2	0.3	0.3	0.0	17.5	0.0	17.5
Austria Belgium Bulgaria Croatia Cyprus Czeck Republic Denmark Estonia Finland Finnce Germany Greece Hungary Ireland Luxembourq Hungary Ireland Luxembourq Bulgaria Luxembourq Bulgaria Luxembourq Mitta Luxembourq Luxembourq Mitta Luxembourq Luxembourq Mitta Luxembourq Mitta Luxembourq Luxembourq Mitta Luxembourq Mitta Luxembourq Luxembourq Luxembourq Mitta Luxembourq Luxembourq Luxembourq Mitta Luxembourq Luxembourq Mitta Luxembourq Luxembourq Luxembourq Mitta Luxembourq Luxembourq Luxembourq Luxembourq Luxembourq Luxembourq Luxembourq Mitta Luxembourq Luxembourq Luxembourq Luxembourq Luxembourq Mitta Luxembourq Luxembourq Luxembourq Mitta Luxembourq Luxembourq Luxembourq Mitta Luxembourq Luxembourq Mitta Luxembourq Luxembourq Luxembourq Mitta Luxembourq Luxembourq Mitta Luxembourq Luxembourq Luxembourq Mitta Luxembourq Mitta Luxembourq Luxembourq Mitta Luxe	0.0 1.4 205.1 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 0.0 1.4 204.8 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	225				=19	-10	-502					200			
Africa Others	0.0 0.0 Note:	0.0	0.0															

Note:
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Reations:

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

Other CEE non FEA: Albesia, Roceia and Herrocensia. PPK Marvelonia. Mortemeen: Sorbia and Taiwan.

Other CEE non FEA: Albesia, Roceia and Herrocensia. PPK Marvelonia. Mortemeen: Sorbia and Taiwan.

Other CEE non FEA: Albesia, Roceia and Herrocensia. PPK Marvelonia. Mortemeen: Sorbia and Taiwan.

Other CEE non FEA: Albesia, Roceia and Herrocensia. PPK Marvelonia. Mortemeen. Sorbia and Taiwan.

Other CEE non FEA: Albesia, Roceia and Herrocensia. PPK Marvelonia. PPK

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP

** Includes: Transmit mension assets, pur 1000 TOF datas regional under GAMP

**Includes: Transmit mension assets, pur 1000 TOF datas regional data value through profit or less* portfolio for banks reporting under CAMP

**Includes: Thost reading non-derivative financial assets measured at fair value to equity portfolio for banks reporting under CAMP

Includes: Thost reading debt instruments measured at an out-based method and "Other non-trading on-derivative financial search" portfolio for banks reporting under CAMP

Includes: Thost reading debt instruments measured at an out-based method and "Other non-trading on-derivative financial search" portfolio for banks reporting under CAMP

Includes: Thost reading debt instruments measured at an out-based method and "Other non-trading on-derivative financial search" portfolio for banks reporting under CAMP

**Includes: Thost reading under instruments of the search of the



Performing and non-performing exposures

				As of 31/12/201	6						As of 30/06/201	7		
		Gross carryi	ng amount		Accumulated accumulated value due to provisions	changes in fair	Collaterals and financial		Gross carry	ng amount			impairment, changes in fair credit risk and	Collaterals and financial
		Of which performing but past due >30	Of which non	-performing ¹	On performing	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non	-performing ¹	On performing	On non- performing	guarantees received on non- performing exposures
(min EUR, %)		days and <=90 days	Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	401	0	0	0	0	0	0	434	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	365	0	0	0	0	0	0	400	0	0	0	0	0	0
Credit institutions	33	0	0	0	0	0	0	34	0	0	0	0	0	0
Other financial corporations	2	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	3,789	214	734	732	6	421	312	3,608	202	700	700	5	361	331
Central banks	592	0	0	0	0	0	0	463	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	173	0	0	0	0	0	0	127	0	0	0	0	0	0
Other financial corporations	150	0	2	2	0	2	0	137	0	0	0	0	0	0
Non-financial corporations	2,114	174	637	635	4	374	263	2,088	159	601	601	3	311	284
of which: small and medium-sized enterprises at amortised cost	285	5	93	92	1	35	61	320	6	97	97	1	36	61
Households	759	40	95	94	2	44	49	793	43	99	99	2	49	46
DEBT INSTRUMENTS other than HFT	4,189	214	734	732	6	421	312	4,042	202	700	700	5	361	331
OFF-BALANCE SHEET EXPOSURES	368		0	0	0	0	0	395		0	0	0	0	0

⁽¹⁾ 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

⁽²⁾ 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)

⁽³⁾ 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)



Forborne exposures

			As of 31/12/2016					As of 30/06/2017		
		ng amount of vith forbearance	due to credit ris	npairment, nanges in fair value sk and provisions vith forbearance	Collateral and financial guarantees		ng amount of vith forbearance	due to credit ris	npairment, nanges in fair value sk and provisions vith forbearance	Collateral and financial guarantees
(min 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	received on exposures with forbearance measures
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)	563	404	224	223	355	544	394	217	216	305
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	42	0	0	0	35	43	0	0	0	33
Non-financial corporations	482	385	217	216	293	460	374	209	208	246
of which: small and medium-sized enterprises at amortised cost	39	25	6	6	46	44	29	6	6	34
Households	39	20	8	7	7 28 41		20	8	8	26
DEBT INSTRUMENTS other than HFT	563	404	224	223	355	544	394	217	216	305
Loan commitments given	0	0	0	0	0	0	0	0	0	0

⁽¹⁾ 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