

Bank Name	MeDirect Group Limited
LEI Code	213800TC9PZRBHMJW403
Country Code	MT



# 2017 EU-wide Transparency Exercise Capital

A.1.9 (-) Diffs that rely on future profitability and do not arise from temporary differences net of associated DTLs  A.1.0 (-) IR8 shortfall of credit risk adjustments to expected losses  0 0 0 0.1.00 (280,010) Ancies 36(1) pont (i), 40 and 159 of CR8  A.1.11 (-) Defined benefit pension fund assets  0 0 0 0.1.00 (480,010) Ancies 4(10), 35(1) pont (ii), 40 and 159 of CR8  A.1.12 (-) Reciprocal cross holdings in CET1 Capital  0 0 0 0.1.00 (480,010) Ancies 4(12), 35(1) pont (ii) and 41 of CR8  A.1.13 (-) Excess deduction from AT1 items over AT1 Capital  0 0 0 0.1.00 (480,010) Ancies 4(12), 35(1) pont (ii) and 90 to 91 of CR8  A.1.14 (-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight  0 0 0.1.00 (490,010) +			(min EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
No.   Comment of the Comment of th		A	OWN FUNDS	244	252	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
ALL		A.1		206	216	C 01.00 (r020,c010)	Article 50 of CRR
ALI		A.1.1		69	69	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
A		A.1.2	Retained earnings	90	101	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
Alia		A.1.3	Accumulated other comprehensive income	244 232 C.E. Al (Cont. class) Annex (211) and 27 d CR.  400 C.E. Al (Cont. class) Annex (211) and 27 d CR.  400 C.E. Al (Coll. class) Annex (211) and 27 d CR.  400 C.E. Al (Coll. class) Annex (211) and 27 d CR.  400 C.E. Al (Coll. class) Annex (212) and 27 d CR.  400 C.E. Al (C	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR		
ALS   Minorly Nitural gream recognition in CTT cipied   0   0   0   0   0   0   0   0   0		Control   Cont	Articles 4(117) and 26(1) point (e) of CRR				
A     A   A		A.1.5	Funds for general banking risk	1	2	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
All   () being the anex (relating (coults)   1		A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
1		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
ALIS   Selected orange and published to expected loses   0   0   0   0   0   0   0   0   0		A.1.8	(-) Intangible assets (including Goodwill)	-1	-1	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) CCR
A110 () Defined boroth person had asset  A110 () Respond cross holdings in CF11 Capital  A110 () Respond cross holdings in CF11 Capital  A111 () Defined boroth price of a CF10 Capital  A111 () Defined cross holdings in CF11 Capital  A111 () Defined cross holdings in CF11 Capital  A111 () Deduction related to asset which on all times one AF1 Capital  A111 () Deduction related to asset which on all times one AF1 Capital  A111 () Deduction related to asset which can all related which the subject to a 1200 ft via warpst  A111 () Deduction related to asset which can all related which the subject to a 1200 ft via warpst  A111 () Deduction related to asset which can all related which the subject to a 1200 ft via warpst  A111 () Deduction related to asset which can all related which the subject to a 1200 ft via warpst  A111 () Deduction related to asset which can all related which the subject to a 1200 ft via warpst  A111 () Deduction related to asset which can all related which the subject to a 1200 ft via warpst  A111 () Deduction related to asset which can all related which the subject to a 1200 ft via warpst  A111 () Deduction related to asset which can all related which the subject to a 1200 ft via warpst  A111 () Deduction related to asset which can all related which the subject to a 1200 ft via warpst  A111 () Deduction related to asset which the subject to a 1200 ft via warpst  A111 () Deduction related to a 1200 ft via warpst  A111 () Deduction related to a 1200 ft via warpst  A111 () Deduction related to a 1200 ft via warpst  A112 () Deduction related to a 1200 ft via warpst  A112 () Deduction related which the subject to a 1200 ft via warpst  A113 () Deduction related which the subject to a 1200 ft via warpst  A114 () Deduction related which the subject to a 1200 ft via warpst  A115 () Deduction related which the subject to a 1200 ft via warpst  A117 () Deduction related which the subject to a 1200 ft via warpst  A118 () Deduction related which the subject to a 1200 ft via warpst  A118 () Deduction related w		A.1.9		-1	-5	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
A112   C) Respond rose holdings in CETT Cipital   0		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
A110 () Excess doduction from ATI Range over ATI Capital 0 0 0 0.00 (0.0		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 1.16 () Industrion related to seeks which can alternatively be subject to a 1.20% risk weight  A 1.14 () Industrion related to seeks which can alternatively be subject to a 1.20% risk weight  A 1.15 () Holder of CET capital productions problems ()  A 1.16 () Holder of CET capital problems for formatic sector entities where the institution does not have a significant treatment.  A 1.16 () Holder of CET capital problems for formatic sector entities where the institution does not have a significant treatment.  A 1.16 () Holder of CET capital informatics of formatic sector entities where the institution has a not have a significant treatment.  A 1.16 () Holder of CET capital informatics of formatic sector entities where the institution has a not have a significant treatment.  A 1.16 () Holder of CET capital informatics of their entitle sector entities where the institution has a not sector entitle entities where the institution has a not sector entities where the institution has a not sector entities where the institution of the institution of the institution of the insti		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.1.15 () Desication related to seasons which can alternatively be subject to a 1.20% rate weight  ### A.1.14 () Desication related to seasons which can alternatively be subject to a 1.20% rate weight  ### A.1.14 () Park into microtification positions ()  ### A.1.15 () () Publication of This microtification positions ()  ### A.1.15 () () Publication of This microtification positions of framewall sector existion where the institution does 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		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
A1.15   C)   10-bidings of CET1 capital instruments of financial sector entities where the institution does   0   0   0   0.00 (without)   Ancies 407, 34(1) peer (0); 40 kd, 40 (2) and 70 art 70 kd. 70 k		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r470,c010) + C 01.00 (r471,c010)+	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (244(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) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 155(4) of CRR.
Accordance   Acc		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.1.10   C) Decidable (Note that production of a class from temporary differences   0   0   Cd. 30 (1950, dails)   Anches 4(7) part (c) and 4(1) part (c)		A.1.15	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment</li> </ul>	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
A 1.18 () Amount exception to 17.5% threshold 0.0 C \$1.00 (518,013) Article 40 CR  A 1.19 () Additional deductions of CET1 Capital due to Article 3 CRR 0.0 CET1 Capital due to Article 3 CRR 0.0 CET1 Capital due to Article 3 CRR 0.0 CET1 Capital deductions of CET1 Capital due to Article 3 CRR 0.0 CET1 Capital deductions of CET1 Capital due to Article 3 CRR 0.0 CET1 Capital deductions of CET1 Capital due to Article 3 CRR 0.0 CET1 Capital deductions of dedu	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
Ali		A.1.17		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.1.20 CETI capital elements or deductions - other  A.1.21 Transitional adjustments due to grandfathered CETI Capital instruments (+/-)  A.1.21.1 Transitional adjustments due to grandfathered CETI Capital instruments (+/-)  A.1.21.2 Transitional adjustments due to additional minority interests (+/-)  A.1.21.3 Other transitional adjustments to CETI Capital (+/r-)  A.1.21.3 Other transitional adjustments to CETI Capital (+/r-)  A.2 ADDITIONAL TIER I CAPITAL (net of deductions and after transitional adjustments)  A.2.1 Additional Tier I Capital instruments  A.2.2 () Excess deduction from T2 items over T2 capital  A.2.3 Other Additional Tier I Capital components and deductions  A.2.3 Other Additional Tier I Capital components and deductions  A.2.4 Additional Tier I transitional adjustments  A.2.5 Other Additional Tier I transitional adjustments  A.2.6 Other Additional Tier I transitional adjustments  A.2.7 Other Additional Tier I transitional adjustments  A.2.8 Tier 2 Capital (net of deductions and after transitional adjustments)  A.3 TIER I CAPITAL (net of deductions and after transitional adjustments)  A.3 Tier 2 Capital instruments  A.4.1 Tier 2 Capital instruments  A.4.2 Other Tier 2 Capital components and deductions  A.4.3 Tier 2 Capital instruments  A.4.4 Other Tier 2 Capital components and adjustments)  A.4.5 Other Tier 2 Capital components and deductions  A.4.7 Tier 2 Capital components and deductions  A.4.7 Tier 2 Capital components and deductions  A.4.3 Tier 2 Capital components and deductions  A.4.4 Tier 2 Capital components and deductions  A.4.5 Other Tier 2 Capital components and deductions  A.4.6 Tier 2 Capital components and deductions  A.4.7 Tier 2 Capital components and deductions  A.4.8 Tier 2 Capital components and deductions  A.4.9 Content Tier 2 Capital components and deductions  A.4.0 Tier 2 Capital components and deductions  A.4.1 Tier 2 Capital components and deductions  A.4.2 Other Tier 2 Capital components and deductions  A.4.3 Tier 3 Capital components and deductions  A.4.4 Tier 3 Capital		A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
A 1.21 Transitional adjustments due to grandisthered CETI Capital instruments (+/-)  A 1.21.1 Transitional adjustments due to grandisthered CETI Capital instruments (+/-)  A 1.21.2 Transitional adjustments due to additional minority interests (+/-)  A 1.21.2 Transitional adjustments due to additional minority interests (+/-)  A 1.21.3 Other transitional adjustments to CETI Capital (+/-)  A 2.4 ADDITIONAL TIER I CAPITAL (net of deductions and after transitional adjustments)  A 2.5 Color (+30,-010)  A 2.6 Color (+30,-010)  A 2.7 Additional Tier 1 Capital instruments  A 2.8 Other Additional Tier 1 Capital components and deductions  A 2.9 Color (+30,-010)  A 2.1 Additional Tier 1 Capital components and deductions  A 2.2 (-) Excess deduction from T2 items over T2 capital  A 2.3 Other Additional Tier 1 Capital components and deductions  A 2.4 Additional Tier 1 Capital components and deductions  A 2.5 Color (+30,-010)  A 2.6 Color (+30,-010)  A 3 TIER 1 CAPITAL (net of deductions and after transitional adjustments)  A 3 TIER 2 CAPITAL (net of deductions and after transitional adjustments)  A 3 Color (+30,-010)  A 4.1 Tier 2 Capital instruments  A 3 Color (+30,-010)  A 4.2 Color (+30,-010)  A 4.3 Color (+30,-010)  A 4.4 Color (+30,-010)  A 5.0 Color (+30,-010)  A 5.		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
A 1.21.1 Transitional adjustments due to grandfathered CETI Capital instruments (+/-) 0 0 0 0.00 (228,c810) Ancies 493 (1) to (3), and 494 to 487 or C98  A 1.21.2 Transitional adjustments to CETI Capital (+/-) 0 0 0 0.00 (248,c810) Ancies 479 and 490 or C98  A 1.21.3 Other transitional adjustments to CETI Capital (+/-) 1 1 0 0.00 (258,c810) Ancies 479 and 491 or C98  A 2.2 ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments) 0 0 0 0.00 (548,c810) Ancies 479 and 491 or C98  A 2.2 (-) Excess deduction from T2 items over T2 capital 0 0 0 0.00 (548,c810) C 0.00 (679,c810)  A 2.3 Other Additional Tier 1 Capital components and deductions 0 0 0 0.00 (728,c810)  A 2.4 Additional Tier 1 transitional adjustments 0 0 0 0 0.00 (6780,c810) C 0.00 (6790,c810) C 0.00 (		A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	•
A 1.21.2 Transitional adjustments due to additional minority interests (4/-)  A 1.21.3 Other transitional adjustments to CETI Capital (4/-)  1 1 0 0.00 (520,0019)  Assice 499 and 480 of GR  A 1.21.3 Other transitional adjustments to CETI Capital (4/-)  1 1 0 0.00 (520,0019)  Assice 499 and 481 of GR  Assice 449 and 481 of GR  As		A.1.21	Transitional adjustments	1	1	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
A 1.21.3 Other transitional adjustments to CETI Capital (+/-)  1 1 1 C 01.00 (1500,010) Aricles 469 to 477, 478 and 481 of GR  A.2 ADDITIONAL TIER 1 CAPITAL (not of deductions and after transitional adjustments)  0 0 C 01.00 (1530,010)  Assec 61 of GRR  A.2.1 Additional Tier 1 Capital instruments  0 0 C 01.00 (1530,010)  A 2.2 () Excess deduction from T2 items over T2 capital  0 0 C 01.00 (1500,010)  A.2.3 Other Additional Tier 1 Capital components and deductions  0 0 C 01.00 (1500,010)  A.2.4 Additional Tier 1 Capital components and deductions  0 0 C 01.00 (1500,010)  A.2.4 Additional Tier 1 transitional adjustments  0 0 C 01.00 (1500,010)  A.3 TIER 1 CAPITAL (not of deductions and after transitional adjustments)  206 216 C 01.00 (1500,010)  A 1 Tier 2 Capital instruments  3 3 6 C 01.00 (1500,010)  A 1 Tier 2 Capital instruments  0 0 C 01.00 (1500,010)  A 1 Tier 2 Capital instruments  0 0 C 01.00 (1500,010)  A 1 Tier 2 Capital instruments  0 0 C 01.00 (1500,010)  A 1 Tier 2 Capital instruments  0 0 C 01.00 (1500,010)  A 1 Tier 2 Capital instruments  0 0 C 01.00 (1500,010)  A 1 Tier 2 Capital instruments  0 0 C 01.00 (1500,010)  A 1 Tier 2 Capital instruments  0 0 C 01.00 (1500,010)  A 1 Tier 2 Capital instruments  0 0 C 01.00 (1500,010)  A 1 Tier 2 Capital instruments  0 0 C 01.00 (1500,010)  A 1 Tier 2 Capital instruments  0 0 C 01.00 (1500,010)  A 1 Tier 2 Capital instruments  0 0 C 01.00 (1500,010)  A 1 Tier 2 Capital instruments  0 0 C 01.00 (1500,010)  A 1 Tier 2 Capital instruments  0 0 C 01.00 (1500,010)  A 1 Tier 2 Capital instruments  0 0 C 01.00 (1500,010)  A 1 Tier 2 Capital instruments  0 0 C 01.00 (1500,010)  A 1 Tier 2 Capital instruments		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 2 ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)  0 0 0 0.00 (r500,dist) + 0.00 (r500,dist)  A 2.1 Additional Tier 1 Capital instruments  0 0 0 0.00 (r500,dist) + 0.00 (r500,dist)  A 2.2 (r) Excess deduction from T2 items over T2 capital  0 0 0 0.00 (r500,dist) + 0.00 (r500,dist)  A 2.3 Other Additional Tier 1 Capital components and deductions  0 0 0 0.00 (r500,dist) + 0.00 (r600,dist) + 0.00 (r600,dist)  A 2.4 Additional Tier 1 transitional adjustments  0 0 0 0.00 (r500,dist) + 0.00 (r600,dist) + 0.00 (		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 2.1 Additional Tier 1 Capital instruments  0 0 0 0 0.00 (r56(x,010) + C 0.00 (r57(x,010)  A 2.2 (r) Excess deduction from T2 items over T2 capital  0 0 0 0.00 (r26(x,010) + C 0.00 (r57(x,010)  A 2.3 Other Additional Tier 1 Capital components and deductions  0 0 0 0.00 (r26(x,010) + C 0.00 (r68(x,010)		A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	1	1	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A 2.2 (·) Excess deduction from T2 items over T2 capital 0 0 0 0.00 (770,d10)  A 2.3 Other Additional Tier 1 Capital components and deductions 0 0 0.00 (770,d10) - 0.00 (770,d1		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 2.3 Other Additional Tier 1 Capital components and deductions  0 0 0 0 0.00 (6908,0310) + C 01.00 (700,0310) + C		A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
A.2.3 Other Additional Tier 1 Capital components and deductions  0 0 0 c. 0.0.0 (1746,100) = C.0.1.00 (1746,10		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A.2.4 Additional Tier 1 transitional adjustments 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r710,c010) + C 01.00 (r740,c010) +	
A.4. TIER 2 CAPITAL (net of deductions and after transitional adjustments)  38 36 C0.00 (750,dx10) Aricle 71 of CRR  A.4.1 Tier 2 Capital instruments  38 36 C0.00 (750,dx10) - C0.00 (7		A.2.4	Additional Tier 1 transitional adjustments	0	0		
A.4.1 Tier 2 Capital instruments 38 36 0.0.00 (740,x10) + 0.0.00 (690,x10) + 0.0.00 (690,		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	206	216	C 01.00 (r015,c010)	Article 25 of CRR
C 0.00 (910,d10) + C 01.00 (900,d10) + C 01.00		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	38	36	C 01.00 (r750,c010)	Article 71 of CRR
A 4.2 Other Tier 2 Capital components and deductions 0 0 0 0.000 (198,0200 + 0.000 (1990,000) + 0.000 (1990,		A.4.1	Tier 2 Capital instruments	38	36	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
C0.00 (680,610) + C0.00 (790,610) +		A.4.2	Other Tier 2 Capital components and deductions	0	Ō	C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) +	
		A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) +	
OWN FUNDS         B         TOTAL RISK EXPOSURE AMOUNT         1,760         1,876         C 02.00 (d100,d10)         Articles 92(3), 95, 96 and 98 of CRR	OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	1,760	1,876	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	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) 11.70% 11.54% CA3 (1) -		C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.70%	11.54%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period  C.2 TIER 1 CAPITAL RATIO (transitional period)  11.70%  11.54%  CA3 (3)	CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	11.70%	11.54%	CA3 (3)	-
C.3 TOTAL CAPITAL RATIO (transitional period) 13.86% 13.45% CA3 (5)		C.3	TOTAL CAPITAL RATIO (transitional period)	13.86%	13.45%	CA3 (5)	-
CET1 Capital   D   COMMON EQUITY TIER 1 CAPITAL (fully loaded)   205   216   (A.1-A.1.13-A.1.2+MIN(A.2+A.1.13-A.2.2+A.3.0,0))   COMMON EQUITY TIER 1 CAPITAL (fully loaded)   205   216   (A.1-A.1.13-A.1.2+MIN(A.2+A.2.2-A.3.0,0))   COMMON EQUITY TIER 1 CAPITAL (fully loaded)   205   216   (A.1-A.1.13-A.1.2+MIN(A.2+A.2.2-A.3.0,0))   COMMON EQUITY TIER 1 CAPITAL (fully loaded)   205   216   (A.1-A.1.13-A.1.2+MIN(A.2+A.1.2+A.1.2+MIN(A.2+A.1.2+A.1.2+A.1.2+A.1.2+MIN(A.2+A.1.2+A.1.2+A.1.2+A.1.2+MIN(A.2+A.1.2+A.1.2+A.1.2+A.1.2+A.1.2+A.1.2+A.1.2+A.1.2+A.1.2+A.1.2+A.1.2+A.1.2+A.1.2+A.1.2+A.1.2+A.1.2	CET1 Capital Fully loa <u>ded</u>	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	205	216	[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 (%)   E   COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)   11.67%   11.49%   [0.1]/[8-8.1]   .	CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.67%	11.49%	[D.1]/[B-B.1]	-

<sup>(1)</sup> 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	206	216	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	205	216	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	2,745	2,899	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	2,744	2,898	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.5%	7.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.5%	7.4%	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	1,687	1,790
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	1,687	1,790
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 <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	1	1
Risk exposure amount for operational risk	72	85
Other risk exposure amounts	0	0
Total Risk Exposure Amount	1,760	1,876

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



MeDirect Group Limited

(min EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	71	23
Of which debt securities income	2	0
Of which loans and advances income	68	23
Interest expenses	27	9
(Of which deposits expenses)	22	7
(Of which debt securities issued expenses)	2	1
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	0
Net Fee and commission income	5	1
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	2	1
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	-1	1
Net other operating income /(expenses)	0	0
TOTAL OPERATING INCOME, NET	49	18
(Administrative expenses)	31	11
(Depreciation)	0	0
(Provisions or (-) reversal of provisions)	0	0
(Commitments and guarantees given)	0	0
(Other provisions)	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2	0
(Loans and receivables)	2	0
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	16	6
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	12	7
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	12	7
Of which attributable to owners of the parent	12	7

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

For this bank the financial year ends in March. Therefore, P&L items for Dec 2016 refer to 3 quarters (4 quarters for the other banks in the sample) while for Jun 2017 they refer to 1 quarters (2 quarters for the other banks in the sample)



# 2017 EU-wide Transparency Exercise Market Risk

												•												
	9	A					IM										IM							
	As of 31/12/2016	As of 30/06/2017				As of 31	/12/2016	2016				As of 30/06/2017												
			VaR (Memoran	ndum item)	STRESSED VaR (M item)		INCREN DEFAUI MIGRATI CAPITAL	LT AND ON RISK		PRICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (M item)	emorandum		LT AND ION RISK		RICE RISKS CHARGE FOR				
(min EUR)	TOTAL RISK EXPOSURE AMOUNT		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	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)		MEACURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
aded 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						i e		
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						4		
quities	0	0	0	0	0	0							0	0	0	0						i e		
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

MeDirect Group Limited

					Standardise	d Approach				
			As of 31,	/12/2016		As of 30/06/2017				
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	
	Central governments or central banks	117	117	12		271	285	11		
	Regional governments or local authorities	113	112	0		42	42	0		
	Public sector entities	111	111	ő		126	112	1		
	Multilateral Development Banks	119	119	0		115	115	0		
	International Organisations	43	43	0		42	42	0		
	Institutions	190	174	67		132	132	35		
	Corporates	1.699	1.470	1.466		1,745	1.574	1,571		
	of which: SME	0	0	0		2	2	2		
	Retail	3	2	1		13	10	6		
	of which: SME	0	0	0		10	8	6		
Consolidated data	Secured by mortgages on immovable property	32	23	16		26	22	10		
	of which: SME	0	0	0		3	3	1		
	Exposures in default	41	29	37	12	54	38	52	15	
	Items associated with particularly high risk	40	32	49		53	43	64		
	Covered bonds	335	335	34		287	287	29		
	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	7	7	6		11	11	10		
	Standardised Total	2,847	2,574	1,687	19	2,916	2,713	1,790	23	

2,847 2,574 1,6i

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 <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
1	(min EUR, %)								
Ī	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	89	73	32		80	80	21	
	Corporates	458	440	440		501	478	478	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
LINITED KINGDOM	of which: SME	0	0	0		0	0	0	
UNITED KINGDOM	Secured by mortgages on immovable property	0	0	0		10	10	5	
	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	
	Covered bonds	155	155 0	15		136 0	136 0	14	
	Claims on institutions and corporates with a ST credit assessment		_	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 <sup>2</sup>				1				0

		Standardised Approach											
			As of 31	/12/2016		As of 30/06/2017							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	(min EUR, %) Central governments or central banks												
	Regional governments or central banks	0	0	0		0	0	0					
	Public sector entities	111	111	0		109	109	0					
	Multilateral Development Banks	0	0	0		109	109	0					
	International Organisations	0	0	0		0	0	ő					
	Institutions	21	21	10		2	2	0					
	Corporates	197	148	148		297	253	253					
	of which: SME	0	0	0		0	233	233					
	Retail	0	0	0		0	0	0					
	of which: SME	0	ő	ŏ		0	ő	0					
FRANCE	Secured by mortgages on immovable property	0	ō	ō		0	ō	0					
TIVUTCE	of which: SME	ō	ō	ō		ō	ō	ō					
	Exposures in default	0	o	0	0	0	0	0	0				
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	8	8	1		8	8	1					
	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 <sup>2</sup>				0				0				

Didginal exposure, unlike Exposure value, is reported for 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.

					Standardise	ed Approach				
			As of 31	/12/2016		As of 30/06/2017				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	63	63	,		42	42	0		
	Public sector entities	00	05	ı ö		0	0	0		
	Multilateral Development Banks	0	0	ň		0	ő	0		
	International Organisations	0	ı ö	ı ö		0	0	0		
	Institutions	5	5	2		6	6	3		
	Corporates	261	210	210		206	175	175		
	of which: SME	0	0	0		0	o	0		
	Retail	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	18	16	24	2	
	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 <sup>2</sup>				1				2	

Oficinal exposure, unlike Exposure, les 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

		MED	rect Group L	imiteu						
					Standardise	ed Approach				
			As of 31	/12/2016		As of 30/06/2017				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(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	o o	0	ő		0	0	o o		
	Corporates	203	198	198		252	228	228		
	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		
ITALY	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 <sup>2</sup>				1				0	

Sammatrides d'afficie (1) Original exposure, unilike 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 <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	58	58	12		74	88	11	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		17	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		10	10	2	
	Corporates	30	22	18		31	25	23	
	of which: SME	0	0	0		2	2	2	
	Retail	3	2	1		13	9	6	
	of which: SME	0	0	0		10	8	6	
MALTA	Secured by mortgages on immovable property	31	23	16		15	11	5	
	of which: SME	0	0	0		3	3	1	
	Exposures in default	12	8	8	4	12	8	9	4
	Items associated with particularly high risk	40	32	49		53	43	64	
	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	7	7	6		11	11	10	
	Standardised Total <sup>2</sup>				6				5
al exposure, unlike Ex value adjustments and	posure value, is reported before taking into account any effect due to credit conversion factors or c	edit risk mitigation techniques	(e.g. substitution	effects).			•		

					Standardise	d Approach					
		As of 31/12/2016 As of 30/06/2017									
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
	Central governments or central banks	59	59	0		197	197	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	29	29	6		18	18	4			
	Corporates	11	11	11		11	11	11			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
DEL 071114	of which: SME	0	0	0		0	0	0			
BELGIUM	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 <sup>2</sup> Incurs value is reported before taking into account any effect due to credit conversion factors or credit risk				0				0		

<sup>107</sup> Original exposure, unlike Exposure used, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

107 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 <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	(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	14	14	,		0	0	0					
	Corporates	174	165	165		143	137	137					
	of which: SME	0	0	0		0	0	0					
	Retail	0	0	0		0	0	0					
NETHERI ANDC	of which: SME	0	0	0		0	0	0					
NETHERLANDS	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0					
			0	0				0					
	Exposures in default Items associated with particularly high risk	18	16	24	2	13	10	15 0	3				
	Items associated with particularly high risk Covered bonds	34	34	3			34	0					
	Covered bonds Claims on institutions and corporates with a ST credit assessment	34	34	1 3		34	34	3					
	Collective investments undertakings (CIU)	0	0	"		0	0	0					
	Collective investments undertakings (CIU) Equity	0	0			0	0	0					
	Securitisation	U	0	0		U	U	_ ·					
	Other exposures	0	0	0		0	0	0					
	Standardised Total <sup>2</sup>	,			3		·	-	3				

Dictional exposure, untille 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

			rect Group L											
		Standardised Approach												
			As of 31	/12/2016		As of 30/06/2017								
		Original Exposure <sup>1</sup>												
	(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	119	119	0		115	115	0						
	International Organisations	43	43	0		42	42	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						
Otto Commented	of which: SME	0	0	0		0	0	0						
Other Countries	Secured by mortgages on immovable property	0	0	0		0	0	0						
	of which: SME Exposures in default	0	0	0	0		0	0	0					
		0	0	0	U	0	0	0	U					
	Items associated with particularly high risk 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						
	Equity	0	0	0		0	0	0						
	Securitisation	U	U	U		0	U	U						
	Other exposures	0	0	0		0	0	0						
	Standardised Total <sup>2</sup>	Ů	-	Ů	0		-	Ů	0					

<sup>(</sup>i) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(ii) 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 <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>				
	(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		1	1	0					
	Corporates	162	84	84		132	103	103					
	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					
INITED STATES	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	19	19	2		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 <sup>2</sup> re value, is reported before taking into account any effect due to credit conversion factors or or				0				0				

ai vaiue aujustments ar	nd provisions per country of counterparty does not include Securistisation exposures													
		Standardised Approach												
		As of 31/12/2016 As of 30/06/2017												
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
	(min EUR, %)													
	Central governments or central banks	0	0	0		0	0	0						
	Regional governments or local authorities	50	50	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	0	0						
	Corporates	43	42	42		30	30	30						
	of which: SME	43	0	92		30	30	0						
	Retail	0	0	0		0	0	0						
	of which: SME	0	0	0		0	0	0						
SPAIN	Secured by mortgages on immovable property	0	ő	0		0	0	ő						
317414	of which: SMF	0	0	0		0	0	0						
	Exposures in default	11	5	5	6	11	4	4	7					
	Items associated with particularly high risk	0	0	0		0	0	0						
	Covered bonds	11	11	1		11	11	1						
	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 <sup>2</sup>				7				7					

Standardised Total

"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)

"O 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 <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk expos	sure 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				

<sup>(</sup>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

MeDirect Group Limited

(min EUR)									As of 31/	12/2016								
				Memo: brea	kdown by acc	ounting portf	olio											
Country / Region	Financial a	of which:		Held for	of which:		Designated at fair value		6.111	Available-for-			Loans and			Held-to- maturity	of which:	of which:
		loans and advances	of which: debt securities	cidaniy	Loans and advances	of which: Debt securities	through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	investments	Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	272.9	50.0	222.8	0.0	0.0	0.0	0.0	0.0	0.0	222.8	0.0	222.8	49.9	49.9	0.0	0.0	0.0	0.0
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic Denmark	0.0	0.0	0.0															
Denmark Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	110.5	0.0	110.5															
Germany	62.5	0.0	62.5															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	7.1	0.0	7.1															
Netherlands	0.0	0.0	0.0															
Poland Portugal	0.0	0.0	0.0															
Portugai Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	50.0	50.0	0.0															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan U.S.	0.0	0.0	0.0															
U.S. Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	42.7	0.0	42.7															
others	Note:	0.0	12.7															

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.

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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 CAAP

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

\*\*Includes: Thost reading debt instruments measured at an out-based method\* and "Other non-trading manned assets" portfolio for banks reporting under CAAP

\*\*Includes: Thost reading debt instruments measured at an out-based method\* and "Other non-trading manned methods search search" portfolio for banks reporting under CAAP



#### Sovereign Exposure

MeDirect Group Limited

(min EUR)									As of 30/	06/2017								
				Memo: brea	kdown by acc	ounting portfo	olio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for- sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	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	217.2	17.0	200.2	0.0	0.0	0.0	0.0	0.0	0.0	200.2	0.0	200.2	17.0	17.0	0.0	0.0	0.0	0.0
Austria Belgium Bulgaria Capita Capit	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.0	0.00	0.0	0.0	v.0	4.0	200.2	0.00	200.2	17.0	27.0	0.00	0.0	0.00	0.00
Latin America and the Caribbean Africa Others	0.0 0.0 42.2 Note:	0.0 0.0 0.0	0.0 0.0 42.2															

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.

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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 CAAP

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

\*\*Includes: Thost reading debt instruments measured at an out-based method\* and "Other non-trading manned assets" portfolio for banks reporting under CAAP

\*\*Includes: Thost reading debt instruments measured at an out-based method\* and "Other non-trading manned methods search search" portfolio for banks reporting under CAAP



### Performing and non-performing exposures

				As of 31/12/201	6						As of 30/06/201	7		
		Gross carryi	ng amount			impairment, changes in fair credit risk and	Collaterals and financial		Gross carry	ing amount			impairment, changes in fair credit risk and	Collaterals and financial
		Of which performing but past due >30	Of which non	-performing <sup>1</sup>	On performing	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which non	n-performing <sup>1</sup>	On performing	On non- performing	guarantees received on non- performing exposures
(min EUR, %)		days and <=90 days	Of which: defaulted		exposures <sup>2</sup>	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	
Debt securities (including at amortised cost and fair value)	773	0	0	0	0	0	0	644	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	223	0	0	0	0	0	0	200	0	0	0	0	0	0
Credit institutions	542	0	0	0	0	0	0	444	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	8	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	1,597	7	47	47	5	14	12	1,878	1	62	62	5	16	12
Central banks	77	0	0	0	0	0	0	237	0	0	0	0	0	0
General governments	50	0	0	0	0	0	0	17	0	0	0	0	0	0
Credit institutions	41	0	0	0	0	0	0	63	0	0	0	0	0	0
Other financial corporations	91	0	0	0	0	0	0	819	0	13	13	2	3	0
Non-financial corporations	1,326	7	45	45	5	13	11	730	0	44	44	3	12	11
of which: small and medium-sized enterprises at amortised cost	18	6	4	4	0	1	2	15	0	13	13	0	3	10
Households	13	1	2	2	0	1	1	12	1	4	4	0	1	1
DEBT INSTRUMENTS other than HFT	2,370	7	47	47	5	14	12	2,522	1	62	62	5	16	12
OFF-BALANCE SHEET EXPOSURES	394		0	0	0	0	0	390		0	0	0	0	0

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

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

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



### Forborne exposures

			As of 31/12/2016					As of 30/06/2017		
		ng amount of vith forbearance	due to credit ri	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)	145	34	7	7	20	155	48	10	9	17
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	76	13	3	3	0
Non-financial corporations	142	33	7	6	18	77	34	6	6	15
of which: small and medium-sized enterprises at amortised cost	6	4	2	1	5	13	13	3	3	10
Households	3	1	1	1	2	2	1	1	1	2
DEBT INSTRUMENTS other than HFT	145	34	7	7	20	155	48	10	9	17
Loan commitments given	0	0	0	0	0	0	0	0	0	0

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