



2018 EU-wide Transparency Exercise

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

2018 EU-wide Transparency Exercise

Capital

First Investment Bank

		(mn EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	525	575		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	425	475	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	106	106	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.2	Retained earnings	0	0	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	13	11	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	317	313	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-4	-4	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	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,r010)	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,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	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,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) 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,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii), 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 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,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	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,r010)	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 exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-5	-3	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	-2	51	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,r010)	Articles 48(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,r010)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-2	51	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	99	100	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	100	100	C 01.00 (r540,r010) + C 01.00 (r570,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	-1	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	524	575	C 01.00 (r015,r010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	3,302	3,437	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	44	C 05.01 (r010,r040)		
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.87%	13.81%	CA3 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	15.87%	16.72%	CA3 (3)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	15.89%	16.72%	CA3 (5)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	427	423	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))	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.93%	12.47%	(D.1)/(B-B.1)	-	
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		51	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		44	C 05.01 (r440,r040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



2018 EU-wide Transparency Exercise

Leverage ratio

First Investment Bank

(mln EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	524	575	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	527	524	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	4,647	4,812	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	4,647	4,812	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	11.3%	11.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	11.3%	10.9%	C 47.00 (r330,c010)	

2018 EU-wide Transparency Exercise

Risk exposure amounts

First Investment Bank

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	2,959	3,097
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	2,959	3,097
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3	3
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	340	337
Other risk exposure amounts	0	0
Total Risk Exposure Amount	3,302	3,437

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

2018 EU-wide Transparency Exercise

P&L

First Investment Bank

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	182	82
Of which debt securities income	7	2
Of which loans and advances income	175	81
Interest expenses	49	16
(Of which deposits expenses)	36	10
(Of which debt securities issued expenses)	12	6
(Expenses on share capital repayable on demand)	0	0
Dividend income	2	0
Net Fee and commission income	52	25
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	14	3
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0
Gains or (-) losses on financial assets and liabilities 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	8	2
Net other operating income /(expenses)	-12	1
TOTAL OPERATING INCOME, NET	197	97
(Administrative expenses)	96	48
(Depreciation)	8	4
Modification gains or (-) losses, net	n.a.	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 ¹	0	0
Of which restructuring ¹	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	40	23
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	23
(Impairment or (-) reversal of impairment of investments in subsidiaries, 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 subsidiaries, 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	52	23
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	47	25
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	47	25
Of which attributable to owners of the parent	47	25

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

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Credit Risk - Standardised Approach

First Investment Bank

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	827	915	62		879	982	117	
	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	259	261	68		217	226	56	
	Corporates	1,270	1,103	1,097		1,316	1,144	1,137	
	of which: SME	0	0	0		41	31	24	
	Retail	795	490	345		860	545	380	
	of which: SME	213	126	71		246	144	82	
	Secured by mortgages on immovable property	675	665	271		731	720	292	
	of which: SME	205	199	72		233	225	81	
	Exposures in default	639	338	386	299	614	336	383	275
	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	11	11	13		9	9	10		
Securitisation	0	0	0		0	0	0		
Other exposures	314	833	714		307	818	722		
Standardised Total²	5,290	4,617	2,959	308	5,436	4,783	3,097	295	

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).

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
BULGARIA	Central governments or central banks	645	700	0		666	733	51	
	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	41	43	10		32	37	9	
	Corporates	1,235	1,070	1,064		1,261	1,118	1,110	
	of which: SME	0	0	0		41	31	24	
	Retail	692	433	311		752	480	342	
	of which: SME	162	75	43		187	86	49	
	Secured by mortgages on immovable property	645	636	259		698	688	279	
	of which: SME	202	196	71		230	222	80	
	Exposures in default	587	313	362	0	560	310	356	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	11	11	13		9	9	10		
Securitisation	0	0	0		0	0	0		
Other exposures	807	825	709		799	809	716		
Standardised Total²	807	825	709	272	799	809	716	247	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
UNITED STATES	Central governments or central banks	96	96	0		124	124	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	95	95	19		82	82	16	
	Corporates	2	1	1		2	1	1	
	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	
	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total²	0	0	0	0	0	0	0	0	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
ALBANIA	Central governments or central banks	61	61	61		66	66	66	
	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	13	13	3		9	9	2	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	54	53	31		68	62	37	
	of which: SME	49	48	27		57	56	32	
	Secured by mortgages on immovable property	14	13	5		17	17	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	9	6	6	0	10	7	7	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	8	8	5		9	9	5		
Standardised Total²	8	8	5	0	9	9	5	0	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

First Investment Bank

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Country of Counterpart 4	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	
	of which: SME	0	0	0		0	0	0	
	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	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Country of Counterpart 5	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	
	of which: SME	0	0	0		0	0	0	
	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	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Country of Counterpart 6	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	
	of which: SME	0	0	0		0	0	0	
	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	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
Country of Counterpart 7	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	
	of which: SME	0	0	0		0	0	0	
	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	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

First Investment Bank

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
Country of Counterpart 8	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	
	of which: SME	0	0	0		0	0	0	
	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	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
Country of Counterpart 9	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	
	of which: SME	0	0	0		0	0	0	
	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	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
Country of Counterpart 10	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	
	of which: SME	0	0	0		0	0	0	
	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	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²	0	0	0	0	0	0	0	0	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
First Investment Bank

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Value adjustments and provisions
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
	IRB Total	0	0	0	0	0	0	0	0	0	0

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2018 EU-wide Transparency Exercise

Sovereign Exposure

First Investment Bank

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities	Held for trading ¹	Designated at fair value through profit or loss ²			Available-for-sale ³	Loans and Receivables ⁴			Held-to-maturity investments							
				of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities								
TOTAL - ALL COUNTRIES	368.1	0.4	367.7	1.4	0.0	1.4	0.0	0.0	0.0	348.9	0.0	348.9	0.4	0.4	0.0	17.4	0.0	17.4
Austria	0.0	0.0	0.0															
Belgium	1.4	0.0	1.4															
Bulgaria	196.1	0.4	195.7															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	0.0	0.0	0.0															
Germany	0.0	0.0	0.0															
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	22.9	0.0	22.9															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	1.1	0.0	1.1															
Slovenia	0.0	0.0	0.0															
Spain	0.0	0.0	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	0.0	0.0	0.0															
U.S.	95.9	0.0	95.9															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	50.8	0.0	50.8															
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	0.0	0.0	0.0															

Notes:

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

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.

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

² Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁴ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

First Investment Bank

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount			
		On balance sheet						Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
held for trading	designated at fair value through profit or loss			at fair value through other comprehensive income	at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions							
Residual Maturity	Country / Region																	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Portugal																	
	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Romania																
		[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
			[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Slovenia														
				[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Spain													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Sweden																	
	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	United Kingdom																
		Total																

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

First Investment Bank

As of 30/06/2018

(min EUR)		Direct exposures											Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region													
10 - 3M f	Africa													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total		0	0	0	0	0	0	0	0	0	0	0	0	
10 - 3M f	Others													
3M - 1Y f														
1Y - 2Y f														
2Y - 3Y f														
3Y - 5Y f														
5Y - 10Y f														
10Y - more														
Total		0	0	0	0	0	0	0	0	0	0	0	0	-1

Notes and definitions

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

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS; financial guarantees) booked in all the accounting portfolio (on-off balance sheet), irrespective of the denomination and or accounting classification of the positions. The economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

First Investment Bank

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ²	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ²			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	399	0	0	0	0	0	0	400	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	366	0	0	0	0	0	0	372	0	0	0	0	0	0
Credit institutions	33	0	0	0	0	0	0	13	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	0	0	0	0	0	0	0	15	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,631	119	639	639	9	299	311	3,797	249	614	614	71	275	324
Central banks	459	0	0	0	0	0	0	506	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	1	0	0	0	0	0	0
Credit institutions	223	0	0	0	0	0	0	201	0	0	0	0	0	0
Other financial corporations	50	0	0	0	0	0	0	51	0	0	0	3	0	0
Non-financial corporations	2,106	107	532	532	6	243	264	2,182	235	506	506	44	225	274
of which: small and medium-sized enterprises at amortised cost	1,910	105	525	525	5	239	261	1,254	171	247	247	20	103	139
Households	792	12	107	107	2	56	46	857	14	107	107	24	50	50
DEBT INSTRUMENTS other than HFT	4,030	119	639	639	9	299	311	4,197	250	614	614	71	275	324
OFF-BALANCE SHEET EXPOSURES	432		0	0	0	0	0	419		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 Institutions report here collective allowances for incurred 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 Institutions 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)

⁴ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2018 EU-wide Transparency Exercise

Forborne exposures

First Investment Bank

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²			Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²			Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing 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)	430	364	176	176	220	405	340	153	151	231
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	391	341	167	167	197	364	316	145	144	206
of which: small and medium-sized enterprises at amortised cost	379	336	165	165	185	167	126	63	62	96
Households	39	22	9	9	23	41	24	8	7	25
DEBT INSTRUMENTS other than HFT	430	364	176	176	220	405	340	153	151	231
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□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.