

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



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	674	672	644	675	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	584	580	576	605	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	804	802	774	805	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	714	710	706	735	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	809	807	779	810	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	719	715	711	740	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	3,779	3,791	3,828	3,779	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,689	3,699	3,760	3,709	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.83%	17.72%	16.82%	17.87%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.83%	15.68%	15.32%	16.31%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.27%	21.15%	20.22%	21.31%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.36%	19.20%	18.78%	19.82%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.40%	21.28%	20.35%	21.44%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.49%	19.33%	18.91%	19.95%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	5,779	5,961	6,035	5,959	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	13.91%	13.45%	12.82%	13.51%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	804	802	774	805	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	714	710	706	735	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	5,779	5,961	6,035	5,959	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	5,690	5,870	5,967	5,889	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	13.9%	13.4%	12.8%	13.5%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	12.5%	12.1%	11.8%	12.5%	[A.2]/[B.2]	



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		(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	A	OWN FUNDS	809	807	779	810	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	674	672	644	675	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	206	204	204	204	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	0	0	0	0	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3		11	12	10	11	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	380	380	380	403	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	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	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	-1	-1	-1	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-8	-8	-8	-8	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	0	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Defined benefit pension fund assets	0		0	0	C 01.00 (r430.c010)	Articles 4(122), 36(1) point (g) and 44 of CSR
	\vdash	(-) Reciprocal cross holdings in CET1 Capital					,	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (f) and 89 to 91 of CRR; Articles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point b) (iii) and 379(3) of CRR; Articles 36(1) point b) (iv) and 153(8) of CRR and Articles 36(1) point b) (iv) and 153(8) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-4	-8	-9	-4	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	90	92	68	70	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	_
	A.1.21.1	· · · · · ·	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0		0	0	C 01.00 (r240.c010)	Articles 479 and 480 of CRR
	\vdash	Transitional adjustments due to additional minority interests (+/-)					,	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	90	92	68	70	C 01.00 (rS20,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	130	130	130	130	C 01.00 (rS30,c010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	130	130	130	130	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		Ó	0	0	Ó	C 01.00 (r600,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r790,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	804	802	774	805	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	5	5	5	5	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	5	5	5	5	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (4910,0310) + C 01.00 (4930,0310) + C 01.00 (4930,0310) + C 01.00 (4940,0310) + C 01.00 (4950,0310) + C 01.00 (4970,0310) + C 01.00 (4974,0310) + C 01.00 (4970,0310) +	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	В	TOTAL RISK EXPOSURE AMOUNT	3,779	3,791	3,828	3,779	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	3,779	92	3,828	70	C 05.01 (r010;c040)	
		· · · · · · · · · · · · · · · · · · ·		-				
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.83%	17.72%	16.82%	17.87%	CA3 (1)	
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.27%	21.15%	20.22%	21.31%	CA3 (3)	*
CFT1 Canital	C.3	TOTAL CAPITAL RATIO (transitional period)	21.40%	21.28%	20.35%	21.44%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
CET1 Capital Fully loaded CET1 PATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	584	580	576	605	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.83%	15.68%	15.32%	16.31%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	90	92	68	70	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	90	92	68	70	C 05.01 (r440,c040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

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		RW	/As		
(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	3,482	3,493	3,540	3,494	C 02.00 (r040, c310) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) - C 08.01 (r050, c260, s
Of which the standardised approach	3,482	3,493	3,540	3,494	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ⁵	0	2	3	0	C 07.00 (1990, 2220, 5001) + C 07.00 (110, 2220, 5001) + C 07.00 (1130, 2220, 5001) + C 08.01 (1940, 2260, 5001) + C 08.01 (1950, 2260, 5001) + C 08.01 (1950, 2260, 5001) + C 08.01 (1950, 2260, 5002) + C 02.00 (19460, c010)
Credit valuation adjustment - CVA	0	0	0	0	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	3	3	3	3	C 02.00 (R520, c010)
Of which the standardised approach	3	3	3	3	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R660, c010)
Operational risk	293	293	282	282	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	293	293	282	282	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	3,779	3,791	3,828	3,779	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



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	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	120	160	40	00
Interest income		12	40	80
Of which debt securities income	9	148	3 37	74
Of which loans and advances income	25	33	7	14
Interest expenses	12	33 16	7	5
(Of which deposits expenses) (Of which debt securities issued expenses)	11	14	3	7
(Expenses on share capital repayable on demand)	0	0	0	,
Dividend income	0	0	0	0
Net Fee and commission income	37	51	13	28
	3,	51	15	20
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	1	2	0	1
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	1	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	5	7	2	4
Net other operating income /(expenses)	4	4	1	1
TOTAL OPERATING INCOME, NET	143	193	48	100
(Administrative expenses)	71	92	22	45
(Cash contributions to resolution funds and deposit guarantee schemes)	13	18	3	6
(Depreciation)	6	7	2	3
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	28	50	12	27
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	28	50	12	27
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	26	26	9	18
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	23	23	8	16
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	23	23	8	16
Of which attributable to owners of the parent	23	23	8	16

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31,	03/2021			As of 30	06/2021		
		Fi	air value hieran	chy		Fi	air value hieran	chy		Fair value hierarchy			Fair value hierarchy		chy		
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	987				1,119				1,068				911				IAS 1.54 (i)
Financial assets held for trading	2	2	0	0	2	2	0	0	2	2	0	0	2	2	0	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	136	0	136	0	133	0	133	0	135	122	12	0	136	0	136	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	410	316	94	0	422	332	90	0	470	381	89	0	532	416	116	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	3,318				3,353				3,476				3,478				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	759				763				769				779				
TOTAL ASSETS	5,613				5,793				5,920				5,837				IAS 1.9(a), IG 6

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

(min	EUR)		,	s of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ing amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Acci	ımulated impaiı	ment	Gros	carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	credit risk since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	410	0	0	0	0	0	422	0	0	0	0	0	470	0	0	0	0	0	532	0	0	0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	79	0	0	0	0	0	102	0	0	0	0	0	177	0	0	0	0	0	159	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	2,222	482	821	-7	-31	-249	2,221	522	775	-8	-32	-228	2,294	496	776	-8	-33	-226	2,374	466	710	-9	-35	-196	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



Breakdown of liabilities

First Investment Bank AD

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	0	0	0	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	4,906	5,078	5,197	5,102	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	1	1	1	1	IAS 37.10; IAS 1.54(I)
Tax liabilities	11	11	12	13	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	75	84	86	87	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	4,994	5,174	5,295	5,203	IAS 1.9(b);IG 6
TOTAL EQUITY	619	619	624	634	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	5,613	5,793	5,920	5,837	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

First Investment Bank AD

(mln EUR)

			Carrying	j amount		
Breakdown of financial liabilities	s by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		0	0	0	0	IFRS 9.BA.7(a); CRR Annex II
Chart positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	38	52	58	65	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	36	49	56	53	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1	1	6	12	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	1	1	2	12	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	105	73	81	79	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	58	30	38	35	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	988	1,084	1,148	1,018	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	728	820	870	764	ECB/2013/33 Annex 2.Part 2.9.1
	Households	3,617	3,710	3,743	3,769	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	898	1,006	1,070	1,136	Annex V.Part 1.42(f), 44(c)
Debt securities issued		141	142	145	144	Annex V.Part 1.37, Part 2.98
Of which: Subord	inated Debt securities issued	136	137	140	139	Annex V.Part 1.37
Other financial liabilities		16	16	15	15	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		4,906	5,078	5,197	5,102	



2021 EU-wide Transparency Exercise Market Risk

									LITTVCSCITICI													
	SA						М									IM						
			VaR (Memoran	VaR (Memorandum item)		Memorandum item)	AND MI	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	TAL CHARGE		VaR (Memora	andum item)	STRESSED VaR (Memorandum		INCREI DEFAU MIGRATI CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITAL FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LASI	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	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Or which: Specific risk Equities	0	0	0	0	0	0							l ő	0	0	0						
Of which: General risk	0	0	0	0	ō	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0 3	0 3	0	0	0	0							0	0	0	0						
Total	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	_

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



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach First Investment Bank AD

		Standardised Approach												
		As of 30/09/2020 As of 31/12/2020												
		Original Exposure * Exposure Value* Risk exposure amount Value adjustments and provisions Original Exposure* Exposure Value* Risk exposure amount												
	(min EUR, %)													
i	Central governments or central banks	1,228	1,286	99		1,359	1,412	100						
	Regional governments or local authorities		0	0				0						
	Public sector entities Multilateral Development Banks	0	0	0		0	U	0						
	Multilateral Development Banks International Organisations	0	0	0		0	0	0						
	Institutions	184	204	52		217	239	60						
	Cornorates	1.336	1,130	1,120		1,324	1.138	1,129						
	of which: SME	52	43	33		45	35	27						
	Retail	1,004	719	501		1,014	715	499						
Consolidated data	of which: SME	286	213	122		292	207	118						
Corisonuateu data		878	870	337		908	898	350						
	of which: SME	263	259	90		262	259	90						
	Exposures in default	821	570	593	249	775	544	575	228					
	Items associated with particularly high risk	9	0	0		0	0	0						
	Covered bonds Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	U	0						
	Claims on institutions and comorates with a ST credit assessment Collective investments undertakings (CIU)													
	Collective investments undertakings (CIU) Equity	18	18	27		19	19	28						
	Other exposures	838	861	752		849	874	753						
		6,307	5,659	3,482	287	6,466	5,840	3,495	268					
<u> </u>	Standardised Total ³	6,307 (1) Original exposure, unlike Ex												

					Standardise	d Approach			
			As of 30/	09/2020		.,,	As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	936	972			1.048	1.081		
	Regional governments or local authorities	930	9/2	0		1,046	1,001		
	Public sector entities	0				0		0	
	Multilateral Development Banks	0	0	0		ō	ō	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	33	51	17		51	73	23	
	Corporates	1,257	1,074	1,064		1,249	1,066	1,058	
	of which: SME	50	42	32		43	35 624	27	
	Retail of which: SME	885 203	630 135	448 77		897 209	129	445	
BULGARIA	Secured by mortgages on immovable property	203 819	135 811	315		209 846	129	327	
	of which: SMF	260	257	313		260	256	327	
	Exposures in default	794	554	577	0	760	534	564	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	
	Eaultv	18	18	27		19	19	28	
	Other exposures	825	846	746		836	859	747	
	Standardised Total ²	(I) Original resource contra C			237				223

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30	/09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ALBANIA	Control communities to control table (An No.	99 0 0 0 0 14 14 0 0 0 0 88 77 43 3 0 0 0 0 0 0 0 0 0 0 0 11 11	99 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	99 0 0 3 3 0 0 5 1 4 3 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		95 0 0 0 13 13 13 0 0 0 89 97 78 45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	96 0 0 0 13 13 0 0 87 76 45 0 0 0 0	96 0 0 3 3 0 0 5 1 4 3 1 6 0 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
							- 10		

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	90	00			73	77		
	Regional governments or local authorities	0	0.0	0		,,	,,	ı o	
	Public sector entities	ō	ō	i i		ō	ō	ō	
	Multilateral Development Banks	0	0			o o	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	28	28	6		57	57	11	
	Corporates	65	45	45		61	58	58	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
UNITED STATES	of which: SME	0	0	0		0	0	0	
ONTIED 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		
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0			0	U		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0					0	
	Equity		0					,	
	Other exposures	0	0			0	0	1 0	
I	Other Exbodition			_		Š			

		(P) Total value adjustments and crovisions our country of counterwarty excludes those for securistization execures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general crodit risk adjustments.									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
LUXEMBOURG	Contral coverments or contral basis of Contral coverments or local authorities And Contral coverment Santa Contral Coverment Santa Santal Coverment Santa Santal Coverment Santa Santal Coverment Santa Santal Coverment Santa Santal Coverment Santal Santal Coverment Santal Santal Coverment Santal Santal Coverment Santal Coverd Coverment Santal Coverment S	0 0 0 4 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 2 0 0 0 0 0 0 0 0	2	000000000000000000000000000000000000000	o		
	Standardised Total ²				0				0		

The Control amounts a color Economy value. It reported before taken into account any offer the six control control and the color control control and the color control and the color color color color and the color col



Country of Counterpart 8

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach First Investment Bank AD

	First Investment Bank AD										
					Standardise	d Approach					
			As of 30	/09/2020			As of 31	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR. %) Central governments or central banks										
UNITED KINGDOM	Contral communities or contral tables Anticle scenter entities Multitated Development Banks Multitated Development Banks Composities Greponities of which: SSE Read school; SSE Secured by mortises on immovable sensently of which: SSE Excellent SSE Common SSE	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	52	0 0 0 10 0 0 0 0 0 0 0 0 0 0	0	0 0 0 2 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	۰		
L	Standardised Total ²								0		
			d provisions per country of co		ct due to credit conversion facts curistisation exposures, addition						

As of 30 (197 (2020) As of 31 (127 (2020)						Standardise	d Approach			
Min Did. %) Min Did. %) Min Did. %) Control overenments or central basis Control overenments or central				As of 30/	09/2020			As of 31,	12/2020	
Control overweements or control to brisks 20 20 20 20 20 20 20 2		(+) 00 (4)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	ROMANIA	Control overminents or control basis of Recional overminents or robot all arthorities substitutions of the control of the control for the control of the control of the control of the control for the control of th	26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	27 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	27 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	o

				Standardise	d Approach			
		As of 30	/09/2020			As of 31,	/12/2020	
(min F18 %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Countr	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0

O 'Original executes, unified Execute value, is recorded before taking into account any effect due to make converse indices or modit risk mitidation techniques (e.g. substitution effects).

(O' Total value adjustments and creditions our counter of counterwards excludes those for securidation encounters, additional valuation adjustments (ANNs) and other own funds reductions related to the

		description of the second of t											
				Standardise	d Approach								
		As of 30/	09/2020			As of 31)	12/2020						
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
(min EUR. %)													
rrnments or central banks vernments or local authorities	0	0	0		0	0	0						
r entities Development Banks	0	0	0		0	0	0						
Il Organisations	0	0	0		0	0	0						
	0	0	0		0	0	0						
	0	0	0		0	0	0						
nortgages on immovable property SME	0	0	0		0	0	0						
default ated with particularly high risk	0	0	0	0	0	0	0						
ds stitutions and corporates with a ST credit assessment	0	0	0		0	0	0						
vestments undertakinos (CIU)	0	0	0		0	0	0						
d Total ²	0				0	0							
	m												

Choiceal exposure, unlike Exposure value, is recorded before basins into account any effort due to condit conversion factors or condit risk mitization techniques (e.g., substitution efforts).

Total value actualments and provisions per country of countermark excludes those for securistication exposures, additional valuation adjustments (AVIAI) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30,	/09/2020			As of 31	/12/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Country of Counterpart 9	Court of communities or called the Court of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	· ·		
	Standardised Total ²	Ů			0	Ů	,				

(ii) Orientel exocurs, unitie Exocurs value, is recorted before taking into account any effort due to credit conversion factors or credit risk mistation techniques (a.c. substitution effects).
(iii) Total value adjustments and crevisions our country of counterwarty excludes those for securisdiation exocurses, additional valuation adjustments (AVAs) and other own funds reductions related to the

		** Total Valid add tribining and conditional or trendering and tribining										
					Standardise	d Approach						
			As of 30,	/09/2020			As of 31	/12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR. %) Central governments or central banks											
	Regional governments or local authorities	0	ō	ō		ō	ō	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						
	Corporates	0	o o	0		0	o o	0				
	of which: SME	0	0	0		0	0	0				
Country of	Retail	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
Counterpart 10	Secured by mortgages on immovable property of which: SME	0		0		0						
	Exposures in default	0	0	0	0	ō	ō	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 Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Collective investments undertakings (CLU) Equity	0		0		0						
	Other exposures	0	o o	o o		0	o o	0				
	Standardised Total ²				0				0			



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

First Investment Bank AD

			Standardised Approach									
			As of 31	/03/2021			As of 30	/06/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(min EUR, %)											
	Central governments or central banks	1,396	1,434	113		1,257	1,303	129				
	Regional governments or local authorities Public sector entities			0				0				
	Public sector entities Multilateral Development Banks											
	International Organisations	0	ì	0		0	0	0				
	Institutions	252	280	84		260	295	94				
	Cornorates	1,333	1,136	1,125		1,378	1,143	1,063				
	of which: SME	62	45			47	34	26				
	Retail	1,014	731			1,048	763					
Consolidated data	of which: SME	295	207			263	187					
COI ISOIIUALEU UALA	Secured by mortgages on immovable property	920	910			924	914	343				
	of which: SME	252	245			213	211	74				
	Exposures in default	776	546	593	226	715	515	566	19			
	Items associated with particularly high risk	0	9	0		0	0	0				
	Covered bonds Claims on institutions and comprates with a ST credit assessment	0		0		0	0	0				
	Collective investments undertakings (CIU)	Ÿ	,	1		1		1				
	Equity	19	19	28		19	19	28				
	Other exposures	835	878			845	894	740				
	Standardised Total ²	6,538	5,934	3,542	268	6,449	5,848	3,494	24			

					Standardise	ed Approach					
			As of 31	03/2021		•	As of 30	/06/2021			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	1,036 1,054 0 867 895 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	31	59	21		35	70	25			
	Corporates	1,253	1,059			1,286 45	1,058	977			
	of which: SME Retail	61 897	45			45 928	33 666	25 473			
	of which: SME	211	128			177	103				
BULGARIA	Secured by mortgages on immovable property	855	846			853	843				
	of which: SME	250	246			211	208				
	Exposures in default	760	534		0	699	500		0		
	Items associated with narticularly high risk	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	19	19	28		19	19	28			
	Other exposures	823	863	727		833	879	734			
	Standardised Total ²				221				191		

		enosums, but includes onemit credit risk advorments. Standardised Approach							
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
· · · · · · · · · · · · · · · · · · ·	Central governments or central banks	108	108	108		123	123	123	
	Regional governments or local authorities Public sector entities	0	0	0		0	0		
	Multilateral Development Banks	0	0	0		ů			
	International Organisations	o o	0	0		0	0	0	
	Institutions	16	16	3		24	24	10	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	90	88	52		93	93	54	
ALBANIA	of which: SME	79	77	44		81	81	45	
ALDANIA	Secured by mortgages on immovable property	48	48	17		54	54	19	
	of which: SME	. 0	0	0				.0	
	Exposures in default	11		8	0	11	11	11	U
	Items associated with particularly high risk Covered bonds	0	0	1		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	1		0	0		
	Collective investments undertakings (CIU)	ŏ	o o	l ő		ŏ	ŏ	ő	
	Equity	0	0			ō	0	o o	
	Other exposures	13	13	6		13	13	6	
	Standardised Total ²								0

		(x) row was professional and professional per Colony for Colony fo								
					Standardise	d Approach				
			As of 31,	03/2021			As of 30	06/2021		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²	
	(min EUR. %) Central governments or central banks	77	77	0		76	76	0		
	Regional governments or local authorities	0	0	ō		0		i o		
	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	44	44	9		34	34	7		
	Corporates	64	62	62		71	65	65		
	of which: SME Retail	0	0	0		0	U	0		
	of which: SME		0	0		ő				
INITED STATES	Secured by mortgages on immovable property	, o	0			ů				
	of which: SME	ō	ō	ō		ō	ō	i o		
	Exposures in default	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0				

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

		(2) Total value adjustments an exposures, but includes gene		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	i) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Contral coversments or control basis Actional coversments or local authorities Multitatived Development Basis Bartisticios Control Control Control Control Control Control Control Contro	0 0 0 54 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 266 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 54 0 0 0 0 0 0 0	5 S S S S S S S S S S S S S S S S S S S	0 0 0 26 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				0				0



Country of Counterpart 8

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach First Investment Bank AD

	First Investment Bank AD								
					Standardise	d Approach			
			As of 31	03/2021			As of 30	/06/2021	
		Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	0	0	0					
	Regional governments or local authorities	ō	ō	ō		0	i	ō	
	Public sector entities	0	0	0		0		0	
	Multilateral Development Banks	0	0	0		0	9	0	
	International Organisations Institutions	39	39	8		39	30	8	
	Corporates	0	0	ō		0		0	
	of which: SME	0	0	0		0		0	
	Retail	0	0	0		0		0	
UNITED KINGDOM	of which: SME	0	0	0		0		0	
CHITED HARODOTT	Secured by mortgages on immovable property of which: SME	0	0	0		0		0	
	or which: SME Exposures in default	2	1	1	0	2	1	1	0
	Items associated with particularly high risk	0	ō	o o	_	0	· ·	ō	_
	Covered bonds	0	0	0		0		0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0	
	Collective investments undertakinos (CIU)	0	0	0		0	9	0	
	Equity Other exposures	0	0	0		0		0	
l	Other exposures Standardised Total ²	0		0	0	0			
		(1) Orininal evengure unlike Fr	vnngure value is renorted het	ne taking into account any offic	ect due to credit conversion fact	nes ne credit ride mitination text	hnimus (e.n. substitution effe	rto.	
					ecuristisation exposures, additio				
		exposures, but includes gener			and an arrange of the second		-,		

		Standardised Approach							
			As of 31;	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ROMANIA	Control coverments or control basics Marchael coverments or total authorities Marchael coverments Marchael cove	30 0 0 0 0 0 0 0 0	30 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0	40 0 0 0 0 0 0 0 0	40 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0
	Covered bonds Calins on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other reconsures Standardised Total [®]	0 0 0	0 0 0 0	0 0 0 0	0	0 0 0 0	0	0 0 0	0

O (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenience fectors or credit risk mitigation bachriques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (IMAs) and other own funds inductions related to the

	•	exposures, but includes gene	a creating last account to the		Standardise	d American			
					Standardise	a Approacn			
			As of 31	03/2021			As of 30	/06/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Contral sociaments or central hands Belleman comments for recial arthrotises Harlisticand Development Banks Harlisticand Development Banks Harlisticand Development Banks Grandson's Section S	0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

exposures, but includes general credit risk adjustments.							
			Standardise	d Approach			
	As of 31/	03/2021			As of 30/	06/2021	
Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
0	0	0		0	0	0	
0	0	0		0	ō	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	ō	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0	0	0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
0	0	0		0	0	0	
			0		-		0

O () Original exposure, unlike Exposure value, is reported before taking into account any effect due to codit convenient factors or credit risk miligation tochniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for accurditation exposures, additional valuation adjustments (WHA) and other own funds reductions related to the

		exposures, but includes gene		unal party excudes cross ror a	ecuniciación exposures, abolico	rai raidatori adjualintina (xxx	e) and done demindred to	oons reassed to one	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	0		0		0		0	
	Regional governments or local authorities	0	ō	0		0	0	ō	
	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	o o	o o	o o		ő	i o	ő	
	of which: SME	0	0	0		0	0	0	
6	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
-	or which: SME Exposures in default	0		0	0	0		0	0
	Items associated with particularly high risk	0	0	0	_	0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²			Ü					
	Standard God Total				_				

		exposures, but includes gene		,,	cu acason exposures, acco.		.,		
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control Construction or control for Control Control Another Construction or control and control control Another Construction or Control Another Construction Another Constru	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0
	Standardised Total ²	Ů			0		· ·		



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2020					As of 31/	/12/2020		
		Origina	l Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	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	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	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	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				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) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2021					As of 30	/06/2021		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	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	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	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	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				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) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets held for trading of which: Financial assets held for trading [9-3H] [3-3H] [3-	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets their for trading profit or loss [0 - 3M] On balance sheet Off balance sheet expose Off-balance	Risk weighted exposure amount
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets at fair value through profit or loss for which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income Total gross carrying amount of non-derivative financial assets (net of short positions) Nominal Providence with positive fair value Derivatives with	Risk weighted exposure amount
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets teleginated at fair value through profit or loss Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income	Risk weighted exposure amount
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets teleginated at fair value through profit or loss Total gross carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income	Risk weighted exposure amount
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets at fair value through profit or loss (0 - 3M [
assets (net of short positions) of which: Financial assets held for trading (o - 3M [
assets (net of short positions) of which: Financial assets held for trading for which: Financial assets held for trading for which: Financial assets at designated at fair value through other comprehensive income for which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other com	
assets (net of short positions) of which: Financial assets held for trading for which: Financial assets held for trading for which: Financial assets at designated at fair value through other comprehensive income for which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other com	sions
of which: Financial assets held for trading of which: Financial assets at designated at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which is a second	ISIUIIS
heid for trading designated at far value through profit or loss thro	
[0-3M[[3M-1Y]	
[0-3M[[3M-1Y]	
[0-3M[[3M-17]	
[3M-1Y]	
[1Y-2Y]	
[2Y-3Y[Austria [3Y-5Y[
[SY - 10Y [[10Y - more	
Total	0
127-271	0
SY-19Y	0
Total 2 2 0 0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	0
137 - 307 738 738 0 0 229 449 0 0 0 0 0 0 0 0 0	0
Total 227 227 0 0 165 62 0 0 0 0 0	0 2
[0 - 34f 134 - 17f 134 - 17f 137 - 27f 127 - 37f 127 -	
[3Y-50] [5Y-10]	
Ti0Y - more	
[3M-1Y] [1Y-2Y]	
13Y - 2Y	
[10] - more Total	
10-30(13M-17(13Y-27(
[2Y - 3Y] Denmark 13Y - 5Y []	
[107 more Total	
[0-3M] [3M-1Y] [1Y-2Y]	
11Y - 2Y 1 12Y - 3Y 1 13Y - 5Y 1 Estonia	
Total	



General governments exposures by country of the counterparty

						AD								
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)		•	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivity financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland													
[0 - 3M [France	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [Germany	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Croatia	0 0 0 0 4 0	0 0 0 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Greece													
13Y - 10Y 110Y - more	Hungary	0 0 0 0 0 8 0	0 0 0 0 0 8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 8 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Italy	0 0 0 0 0 5 0	0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5	0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
10 - 3M 10 - 3M 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Latvia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	i	. 0	0	0	0	0	0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

							First Investment Bank A	AD						
							As of 31/12/2020)						
						Dire	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y [1Y - 2Y [72Y - 3Y	Lithuania	0 0 0 0 0 23 0	0 0 0 0 0 0 0 23 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 23 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
To - 3M	Luxembourg	0 0 0 0 0 1	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [5Y - 5Y [5Y - 10Y	Malta													
Total [0 - 3M [Netherlands													
[0 - 3M [Poland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
10Y - more	Portugal	0 0 0 0 0 10	0 0 0 0 0 10 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 10	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Romania	0 0 0 0 0 0 25 1	0 0 0 0 0 0 0 26 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 26 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Słovakia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 1	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
10 - 3M 13M - 1Y 13M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Slovenia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0



General governments exposures by country of the counterparty

			First Investment Bank AD											
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
	(IIII) EURY							Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M	Spain	0 20 0 0 0 11 0	0 20 0 0 0 0 11 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 11 0	0 20 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0
[0 - 3M [Sweden													
[0 - 3M [United Kingdom													
10 - 3M	Iceland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
[0 - 3M 1 1 1 1 1 1 1 1 1	Norway													
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							First Investment Bank A	AD.						
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [u.s.	73 0 0 0 0 0 0	73 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	73 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f5Y - 10Y f Total	Other advanced economies non EEA	0 0 23 0 0 0	0 0 23 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 23 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5
[0 - 3M [Other Central and eastern Europe countries non EEA	5 7 21 8 22 16 0 78	5 7 21 8 22 16 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 7 21 8 22 16 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	78
[0 - 3M [Middle East	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
10 - 3M	Latin America and the Caribbean		,	·	j		Ů,	j		,		J	,	



General governments exposures by country of the counterparty

First Investment Bank AD

							FIIST TIVESTITIENT DANK F	- D						
							As of 31/12/2020							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	, <u>-</u>											Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Africa													
[0 - 3M [Others													

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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							First Investment Bank A	ND .						
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
												Off-balance si	neet exposures	
								Derivatives with po-	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Nodonal amount	Can ying amount	Notional amount			
[0 - 3M [Austria													
Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [2Y - 3Y [3Y - 5Y	Belgium	1 0 0 0	1 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0	0 0 0	0	0	0	0 0	0	0	
Total [0 - 3M [[3M - 1Y [2	2 0	0	0	2	0	0	0	0	0	0	0	0
[3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Bulgaria	28 18 12 95 81	28 18 12 95 81	0 0 0	0	28 18 11 59 32	0 0 0 35 49	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0	
[10Y - more		27 261	27 261	0	0	25 174	2 86	0	0	0	0	0	0	2
[0 - 3M [Cyprus													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Czech Republic													
[0 - 3M [Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Estonia													



General governments exposures by country of the counterparty

							First Investment Bank A	ND						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	ce sheet	
	, <u></u> ,											Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Finland													
[0 - 3M [France	0 0 0 0 0 5 0	0 0 0 0 0 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[0 - 3M [Germany	0 0 0 0 0 5 0	0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M 1 1 1 1 1 1 1 1 1	Croatia	0 0 0 0 4 0	0 0 0 0 4 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	
[0 - 3M [Greece	-	,			7	, and the second	Ţ.	,	Ţ		J	Ţ.	
13Y - 10Y 110Y - more	Hungary	0 0 0 0 0 8 8	0 0 0 0 0 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 8	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Ireland	0 0 0 0 0 0 0 10	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 10	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
110Y - more	Italy	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total	Latvia	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



General governments exposures by country of the counterparty

							First Investment Bank A	.D						
							As of 30/06/2021							
						Dire	ct exposures							
	(min EUR)			On balance sl	1eet				Deriva	tives		Off bala	nce sheet	
	<u> </u>													
												Off-balance s	heet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				nela for clausing	through profit or loss	comprehensive income	amortised cost							
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Lithuania	0	0	0	0	0	0	0	0 0	0	0 0	0	0	
[5Y - 10Y [10Y - more Total		23 0 23	23 0 23	0	0	23 0 23	0 0	0	0	0	0	0	0	0
f 0 - 3M f f 3M - 1Y f		0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	,
[0 - 3M [Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
[37 - 37 [15Y - 10Y 10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [1	1	0	0	1	0	0	0	0	0	0	0	0
[3M - 17] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Malta													
[3Y - 5Y [5Y - 10Y [10Y - more	- India													
Total [0 - 3M [
[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Netherlands													
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1V [4 0	4 0	0	0	4 0	0	0	0	0	0	0	0	
[1Y - 2Y [Poland	0	0	0	0	0	0	0	0	0	0	0	0	
100 - more Total		0 4	0 4	0	0	0 4	0 0	0	0	0	0	0	0	0
T 0 - 3M T 3M - 1Y T - 2Y		0	0	0	0	0 0	0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0	
[2Y - 3Y [13Y - 5Y [Portugal	0 0 10	0 0 10	0	0	0 0 10	0	0	0	0	0	0	0	
Total		0	0 10	0	0	0 10	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y		0 0 10	0	0	0	0 0 10	0	0	0	0	0	0	0	
[2Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Romania	0 22	10 0 22	0	0	0 22	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		4 4 40	4 4 40	0	0 0	4 4 40	0 0	0 0	0 0	0	0	0	0	0
[0 - 3M [0	0 0	0	0	0 0	0	0	0	0	0	0	0	Ť
[1Y - 2Y [Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	
		1 0	1 0	0	0	1 0	0	0	0	0	0	0	0	
Total [0 - 3M [3M - 1Y [1Y - 2Y		0 0	0 0	0	0	0 0	0	0	0	0	0	0	0	0
1 3M - 1 Y I [1Y - 2Y [Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [Siovenia	0 2	2	0	0	0 2	0	0	0	0	0	0	0	
f 10Y - more Total	1	2	2	0	0	2	0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

			First Investment Bank AD											
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
「0 - 3M 「 13M - 1Y 「 11Y - 2Y [12Y - 3Y [13Y - 5Y	Spain	0 0 0 0 0 0 37 0	0 0 0 0 0 37 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 37 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
To - 3M	Sweden	-												
[0 - 3M [United Kingdom													
Total 0 - 3M 3M - 1Y 1M - 2Y 1Y - 2Y 2Y - 3Y 13Y - 5Y 10Y - more	Iceland													
Total [0 - 3M [13M - 1Y1] 11Y - 2Y1 12Y - 3Y1 [3Y - 5Y] [5Y - 10Y1 [10Y - more	Liechtenstein													
Total [0 - 3M [Norway													
[0 - 3M	Australia													
130 y - more Total [0 - 3M [3M - 1Y [1 1 y - 2 y [37 - 5 y [57 - 10 y [10 y - more Total	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

							First Investment Bank A	AD .						
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
	(min Eorly													
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial assets (net of short											exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y														
[1Y - 2Y [Japan													
[3Y - 5Y [[5Y - 10Y [заран													
[10Y - more Total		21	21	0	0	21	0	0		0		0	0	
「0-3M「 「3M-1Y「 「1Y-2Y「		38 0	21 38 0	0	0	21 38 0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [U.S.	17 0	17 0	0	0	17 0	0	0	0	0	0	0	0	
		2 0 77	2 0 77	0	0	2 0 77	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	"	,	0	,,		,		Ů				
[1Y - 2Y [China													
[2Y - 3Y [13Y - 5Y [5Y - 10Y [Cima													
[10Y - more Total [0 - 3M [
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
	Switzerland													
[0 - 3M [3M - 1Y		0 24	0 24	0	0	0	0 24	0	0	0	0	0	0	
「1Y - 2Y 「 「2Y - 3Y 「	Other advanced economies	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y 10Y - more	non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
Total		26	26 4	0	0	2	24	0	0	0 0	0 0	0	0 0	5
「0-3M「 「3M-1Y「 [1Y-2Y[38 14	38 14	0	0	38 14	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Other Central and eastern Europe countries non EEA	9 16 23	9 16 23	0	0 0	9 16 23	0	0	0	0	0	0	0	
「10Y - more Total		0 104	0 104	0	0	0 104	0	0	0	0	0	0	0	104
1 0 - 3M F		0	0	0	0	0	0	0	0	0	0	0	0	
「1Y - 2Y 「 「2Y - 3Y 「	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y		0 5 0	0 5 0	0	0 0	0 5 0	0	0	0	0	0	0	0	
「10Y - more Total 「0 - 3M 「		5	5	0	0	5	0	0	0	0	0	0	0	1
[0 - 3M [[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y 1 13Y - 5Y 1 15Y - 10Y 1	Latin America and the Caribbean													
[5Y - 10Y [



General governments exposures by country of the counterparty

First Investment Bank AD

							FIIST TIVESTITIENT DANK F	10						
							As of 30/06/2021	l.						
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
	, , ,											Off-balance sl	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others													

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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures First Investment Bank AD

					As of 30/09/202	0								As of 31/12/202	0			
		Gr	oss carrying amo	unt			ed impairment, acc fair value due to cr		Collaterals and financial		Gross	carrying amou	int			ed impairment, a fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing	On non-performir	ng exposures³	guarantees received on non- performing		Of which performing but past due >30	Of wi	nich non-perforn	ning ¹	On performing	On non-perforn	ning exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	o	of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	901	0	0	0	0	0	0	0	0	1,023	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	615	0	0	0	0			0	0	645		0	0		0		0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0		0	0	0	0
General governments	476	0	0	0	0	0	0	0	0	512	0	0	0	0	0	0	0	0
Credit institutions	13	0	0	0	0	0	0	0	0	12	0	0	0	0	0	0	0	0
Other financial corporations	125	0	0	0	0	0	0	0	0	121	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	3,525	39	821	821	821	38	249	249	539	3,519	81	775	775	775	40	228	228	508
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3	0	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	0
Credit institutions	21	0	0	0	0	0	0	0	0	26	0	0	0	0	0	0	0	0
Other financial corporations	56	0	44	44	44	0	11	11	33	58	0	44	44	44	0	11	11	33
No. Second consultan	2 255	25		***	680	22	100	100	450	2 225		620			34	167		437
Non-financial corporations	2,355	25	680	680	680	32	190	190	468	2,325	63	630	630	630	34	167	167	437
of which: small and medium-sized enterprises at amortised cost	1,466	25	479	479	479	29	134	134	333	1,016	33	368	368	368	8	93	93	273
of which: Loans collateralised by commercial immovable property at	1,615	6	446	446	446	20	107	107	333	1,369	43	395	395	395	16	92	92	291
amortised cost																		
Households	1,090	14	97	97	97	5	48	48	38	1,107	18	102	102	102	6	51	51	38
of which: Loans collateralised by residential immovable property at amortised cost	502	5	40	40	40	1	8	8	31	516	7	40	40	40	1	8	8	31
of which: Credit for consumption at amortised cost	585	9	57	57	57	5	39	39	6	588	11	62	62	62	5	42	42	7
DEBT INSTRUMENTS other than HFT	5,041	39	821	821	821	38	249	249	539	5,187	81	775	775	775	40	228	228	508
							0									0	L	
OFF-BALANCE SHEET EXPOSURES	408		0	0	0	0	0	0	0	407		0	0	0	0	0	0	0

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isosances (instruments at amortised cost) and changes in fair value of the report of the report



Performing and non-performing exposures

					As of 31/03/202	1								As of 30/06/202	1			
		Gre	ess carrying amo	unt			ed impairment, ac fair value due to d		Collaterals and financial		Gro	ss carrying amou	ınt ⁵			ed impairment, a fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforr	ning¹	On performing exposures ²	On non-perform	ing exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming ¹	On performing exposures ²	On non-perform	ming exposures ³	performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage			Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	966	0	0	ocidanca 0	0			٠	0	804		0	derdance	1 0				
Debt securities (including at amortised cost and fair value)	769	0				,		0		815			ì					, ,
Central banks		0	0	0	0			0	0	020		0	·	0				0
General governments	584	0	0	0	0			0	0	623		0	·	0 0		,) 0
Credit institutions	63	0	0	0	0			0	0	6		0		0				0
Other financial corporations	122	0	0	0	0		0	0	0	124	. 0	0		0 0				0
Non-financial corporations	0	0	0	0	0		0	0	0		0	0		0) 0
Loans and advances(including at amortised cost and fair value)	3,566	83	776	776	776	41	226	226	517	3,560	95	716	716	5 710	44	197	196	ú 486
Central banks						,									,			
Certual banks	0	Ü	U		U	,	,	U	U	,	, ,	Ů		0	,	1	,	0
General governments	2	0	0	0	0	(0	0	0		0	0	(0		0	0	0
Credit institutions	24	0	0	0	0	(0	0	0	24	1 0	0		0	· · ·	0	0) 0
Other financial corporations	60	0	44	44	44	(11	11	33	63	3 0	44	4	4 44		11	11	. 33
Non-financial corporations	2,344	65	628	628	628	35	162	162	445	2,29	1 79	580	58	0 574	38	3 146	5 145	5 416
of which: small and medium-sized enterprises at amortised cost	997	36	367	367	367	8	85	85	280	926	32	322	32	2 322	9	69	69	9 252
of which: Loans collateralised by commercial immovable property at amortised cost	1,388	17	397	397	397	17	94	94	298	1,262	13	391	39:			93	93	293
Households	1,136	18	105	105	105	6	5 53	53	38	1,180) 16	92	9.	2 92		6 40	40	37
of which: Loans collateralised by residential immovable property at amortised cost	528	8	40	40	40	1	. 8	8	31	550	7	39	39	39	1	. 8	8	31
of which: Credit for consumption at amortised cost	605	9	64	64	64	5	45	45	7	626	9	53	53	53	5	32	32	. 7
DEBT INSTRUMENTS other than HFT	5,302	83	776	776	776	41	226	226	517	5,179	95	716	716	5 710	44	197	196	486
OFF-BALANCE SHEET EXPOSURES	392		0	0	0	C	0	0	0	414		0	(0	1		0	, 0



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ying amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received 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 collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	o	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)	990	570	203	174	743	388	902	485	174	146	681	328
Central banks	0	0	0	0	0	O	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	O	0	0	0	0	0	0
Other financial corporations	44	44	11	11	33	33	44	44	11	11	33	33
Non-financial corporations	894	502	184	156	671	339	817	426	159	131	615	285
of which: small and medium-sized enterprises at amortised cost	610	362	137	111	471		364	233	74	68	289	
Households	52	24	8	8	39	15	42	15	5	4	33	10
DEBT INSTRUMENTS other than HFT	990	570	203	174	743		902	485	174	146	681	
Loan commitments given	23	0	0	0	0	0	22	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	109						107					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	570						485					

⁽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

[©]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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

First Investment Bank AD

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc			ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received 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 collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	o	0	0	o	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)	910	492	173	144	701	342	866	471	168	140	656	325
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	44	44	11	11	33	33	44	44	11	11	33	33
Non-financial corporations	827	433	158	130	637	298	785	413	154	126	593	282
of which: small and medium-sized enterprises at amortised cost	371	240	69	63	301		333	219	64	59	268	
Households	40	15	4	4	31	10	38	15	4	3	30	10
DEBT INSTRUMENTS other than HFT	910	492	173	144	701		866	471	168	140	656	
Loan commitments given	19	0	0	0	0	0	16	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	107						107					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	492						471					

⁽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 F18.00 / F19.00), 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.



2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading First Investment Bank AD

Ī			AS 01 3	J/09/2020					AS OF 3	1/12/2020					AS OF 3	1/03/2021					AS OF 30	0/06/2021		
	Gross carr	ying amount				Accumulated	Gross can	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	ying amount				Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ³
A Agriculture, forestry and fishing	65	11	11	65	2	0	62	9	9	62	2	0	68	15	15	68	2	0	69	16	16	69	1	0
B Mining and guarrying	51	49	49	51	12	0	52	49	49	52	12	0	51	49	49	51	12	0	51	49	49	51	12	0
C Manufacturing	488	63	63	488	27	0	488	43	43	488	20	0	478	44	44	478	21	0	464	43	43	464	21	0
D Electricity, gas, steam and air conditioning supply	48	33	33	48	9	0	48	33	33	48	9	0	48	33	33	48	9	0	48	33	33	48	9	0
E Water supply	10	7	7	10	2	0	10	7	7	10	2	0	10	7	7	10	2	0	10	7	7	10	2	0
F Construction	342	125	125	342	49	0	339	123	123	339	48	0	339	122	122	339	47	0	333	121	121	333	47	0
G Wholesale and retail trade	396	145	145	396	38	0	398	144	144	398	36	0	430	148	148	430	27	0	400	96	96	400	16	0
H Transport and storage	95	15	15	95	14	0	96	15	15	96	13	0	98	15	15	98	13	0	97	14	14	97	13	0
I Accommodation and food service activities	143	4	4	143	1	0	145	4	4	145	1	0	147	5	5	147	1	0	147	4	4	147	1	0
3 Information and communication	80	33	33	80	12	0	78	33	33	78	12	0	73	28	28	73	13	0	78	28	28	78	15	0
K Financial and insurance activities	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
L Real estate activities	486	139	139	486	38	0	476	129	129	476	36	0	464	120	120	464	37	0	455	128	128	455	33	0
M Professional, scientific and technical activities	71	33	33	71	14	0	51	18	18	51	6	0	56	20	20	56	10	0	56	18	18	56	10	0
N Administrative and support service activities	24	12	12	24	1	0	23	12	12	23	1	0	23	12	12	23	1	0	22	12	12	22	1	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	3	2	2	3	0	0	3	2	2	3	0	0	3	2	2	3	0	0	3	2	2	3	0	0
Q Human health services and social work activities	8	0	0	8	0	0	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0
R Arts, entertainment and recreation	16	9	9	16	2	0	17	9	9	17	2	0	16	9	9	16	3	0	16	9	9	16	3	0
S Other services	26	ō	0	26	0	0	27	0	0	27	1	0	27	0	0	27	1	ō	31	ō	0	31	1	0
Loans and advances	2 355	680	680	2 355	222	0	2 325	630	630	2 325	200	0	2 344	628	628	2 344	198	n n	2 291	580	580	2 291	184	1 0

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



2021 EU-wide Transparency Exercise Collateral valuation - Ioans and advances First Investment Bank AD

			As of 31/09/2020					As of 31/12/2020												
	Loans and advanc	ps	AS OF 31/09/2020			Loans and advan	*	AS OT 31/12/2020	,		Loans and advance	ps;	As of 31/03/2021	<u> </u>		Loans and advan	Y44	As of 30/06/2021		
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	3,525	2,704	39	821	388	3,519	2,744	81	775	367	3,566	2,790	83	776	375	3,560	2,844	95	716	309
Of which secured	3,005	2,239	32	765	385	3,001	2,280	73	721	361	3,062	2,343	76	719	369	3,041	2,373	88	668	303
Of which secured with immovable property	2,174	1,650	12	525	272	1,937	1,464	51	473	259	1,968	1,492	25	476	267	1,865	1,396	20	469	205
Of which instruments with LTV higher than 60% and lower or equal to 80%	439	375		64	7	399	380		19	3	434	406		28	4	435	408		28	5
Of which instruments with LTV higher than 80% and lower or equal to 100%	316	253		62	44	251	195		56	44	263	201		62	47	258	199		59	6
Of which instruments with LTV higher than 100%	1,008	668		340	197	891	550		341	190	884	557		327	194	783	461		322	174
Accumulated impairment for secured assets	243	34	1	209	115	225	35	2	190	108	222	36	12	186	101	205	39	14	167	93
Collateral																				
Of which value capped at the value of exposure	2,648	2,111	29	537	269	2,648	2,141	68	507	253	2,692	2,179	63	513	267	2,674	2,190	72	484	209
Of which immovable property	1,601	1,285	11	316	139	1,370	1,104	46	266	128	1,402	1,124	19	277	137	1,387	1,115	15	273	89
Of which value above the cap	9,624	7,410	202	2,214	1,287	9,610	7,478	417	2,132	1,203	9,924	7,677	410	2,247	1,287	9,906	7,708	379	2,197	1,248
Of which immovable property	839	699	7	141	66	752	649	21	104	60	776	646	9	130	62	779	650	4	129	65
Financial guarantees received	44	42	1	2	1	48	47	2	2	0	50	46	1	3	1	60	57	1	3	1
Accumulated partial write-off	0	0	0	0	0	-7	0	0	-7	0	-13	0	0	-13	0	-27	0	0	-27	-5

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 1% or above.



Information on loans and advances subject to legislative and non-legislative mornatoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

								As of 30	/09/2020															As of 31	12/2020							
		carrying amoun							Accumulated imp			inges in fair val			Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							occumulated impa		lated negative cha	nges in fair valu		a	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perfor																											
(min EUR)			Of which: exposures with forbeirance measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impained (Stage 2)		Of which: exposures with forbuilance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
s and advances subject to active EBA-compliant moratoria	232	231	21	25	1		1	2	1	1	1			0	۰	1	77	76	9	11	1	0	1	1	0	0		0	0	0	0	
	46	47	0	1	1		0		0	0	0	0	۰	0		1	21	20	0	1	1		1	0		0			0	0	0	
	26	26	0		0	۰	0		0	0	0	0		0	۰	0	12	12	0		0		0	0		0	۰		0	0	0	۰
	184	163	21	27	0		0	1	1	1	1	0		0		0	53	53	9	10	0	0	0	0	0	0		0	0	0	0	
	117	116	20	27	0		0	1	1	1	1	0		0		0	24	24	9	10	0		0	0	0	0		0	0	0	0	
	136	135	4	10	0		0		0	0	0	0		0		0	42	42			0		0	0		0			0	0		

								As of 30	09/2020															As of 31	/12/2020							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi	ing						Non-performi	ing					Performing			Non-perform	ing			Performing			Non-performi				
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk sinos initial recognition but not credit- impained (Stage 2)		Of which: exposures wit fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with fortreaming measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impained (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbasising measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbeatings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due < = 90 days	Public guarantee received in the contact of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired ESA-compliant monitoria	268	267	67	79	1		0	12	12	11	12	0		0		1	417	414	84	139	3		1	14	14	12	13	0	0	0	0	3
of which: Households	69	68	0	4	0		0	1	1	0	0	0	0	0	0	0	94	92	1		2		0	1	1	0	1	0	0	0	0	2
of which: Collateralised by residential immovable property	39	39	0	1	0	0	0	۰	0	0	0	0		0	0	0	53	53	1	4	1		0	0		0		0	0	0	0	۰
of which: Non-financial corporations	199	199	66	75	0		0	11	11	11	11	0		0	0	0	323	322	63	129	1		0	13	13	12	12	0	0	0	0	1
of which: Small and Medium-sized Enterprises	149	148	65	24	0		0	11	11	11	11	0	۰	0		0	166	165	56	72	1		0	3	3	3	3	0	0	0	0	1
of which: Collateralised by commercial immovable property	160	160	37	45	0		0	7	7	6	6	0					231	230	27	71	1		0	2	2	2	2	0	0	0		

İ								As of 30	/09/2020															As of 31	/12/2020							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount														*	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbestance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	ng Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forberance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- impained (Szape 2)		ng Of which: exposures with forburance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: seposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	© Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forberance measures	Of which: Unlikely to pay that are not pail-due or pail-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	9	9	0	۰	0	۰	0		0	0	0	0		0	9	0	18	18	0	1	0	۰	0	0		0		0	0	0	16	
of which: Households	9	9			۰			۰	0			0				۰	11	11			0			۰				0				
of which: Collateralised by residential immovable property	0	0			۰				0			0				۰	0				0							0				
of which: Non-financial corporations	0	0	0		0	۰	0		0	0	0	0		0	0	0	7	7	0	1	0	۰	0	0		0		0	0	0	5	0
of which: Small and Medium-sized Enterprises		0							0			0					5	5			0											
of which: Collateralised by commercial immovable property		0			0				0			0					1	1			0							0				



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

1								As of 31	100 12021															As of 30	106 (2021							
	Gross	carrying amoun	t							pairment, accumu	lated negative chi	inges in fair val	se due to credit ri	sk	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount	:							sainment, accums	listed regitive cha	nges in fair valu	e due to credit ris	sk	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk sino initial recognition but not oredit- impaired (Stage 2)	Non-perform	org Of which: exposures will ferbularance measures	Of which: Unlikely to pay that are not past-due or past-due <- 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	of which: of which: or or or or or or or or or or or o	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	of which: coposums with forbarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Purforming	Of which exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	00 Of which: exposizes with forbairance measures	Of which: Unilluly to pay that are not past-due or past-due or 90 days	Public guirantee necessed in the content of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant monatoria	267	265	0	5	2	1	2	1	1	0		0		0	0	1	209	207	0	4	2	1	1	1	1	0		0	0			
of which: Households	23	22	0	1	1		1	0	0	0		0	۰	0	0	0	12	12	0	1	0	0	۰	0	۰	0	۰	0	0	۰	0	۰
of which: Collaboratised by residential immovable property	13	13	0		0			0	0	0		0		0	0	0	7	7	0		0	0		0		0			0			
of which: Non-financial corporations	241	240	0	4	1	1	1	0	0	0	0	0		0	0	1	181	190	0	3	1	1	1	0		0		0	0	0		
of which: Small and Medium-sized Enterprises	25	24	0	4	1	1	1	0	0	0	0	0		0	0	1	19	18	0	3	1	1	1	0		0		0	0		0	
of which: Collaboralised by commercial immovable property	52	51	0	4	1	1	1	0	0	0	۰	0	۰	٥	0	1	26	26	0	3	1	1	1	0	0	0		0	0	0		

								As of 31,	/03/2021															As of 30	/05/2021							
								,							Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing			Performing			Non-perform	ing					Performing			Non-perform	ning			Performing			Non-performi	ng			
(min EUR)			Of which: soposures wit forbearance measures	Of which: Instruments with significant increase in could risk sino initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in coedt risk since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbsarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures				Of which: Instruments with significant increase in credit rak since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	
Loans and advances with expired EBA-compliant monatoria	412	407	96	117	5	1	1	15	14	13	13	1	۰	0	0	3	473	445	77	117	26	19	20	20	16	12	15	4	3	3	۰	21
of which: Households	95	91	1	9	4		1	2	1	0	1	1	0	0	0	2	97	91	0	6	6	1	1	2	1	0	0	1	0		0	2
of which: Collaboralised by residential immovable property	55	54	1	s	1	۰	0	0	0	0	0	0		0	0	1	58	56	0	2	2	0	1	0		0		0	٥		0	1
of which: Non-financial corporations	317	316	95	109	2	1	1	13	13	13	13	0		0	0	1	376	356	76	111	20	18	16	18	15	12	15	3		3	0	18
of which: Small and Medium-sized Enterprises	169	168	67	80	2	1	1	3	3	3	3	0		0	0	1	173	153	49	65	20	18	15	6	3	3	3	3	3	3	0	18
of which: Collaboratised by commercial immovable property	224	223	37	49	1		0	2	2	2	2	0			0	0	246	244	36	49	2	1	1	2	2	2	2	0	٥		0	1

								As of 31,	/03/2021															As of 30	/06/2021						
															Maximum amount of the guarantee that can be considered	Gross carrying amount													k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)	Professional Control of State Control of						Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- irrpained (Stage 2)		of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposums wit forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		ing Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which exposures in forbearance measures		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contest of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	30	30	0	2	0		0	0	0	0		0			26		41	47	0	3	1	0		0		0	0	0	0	42	0
of which: Households	13	13						0	0			0				۰	20	19			0			0	0		0				0
of which: Collaboralised by residential immovable property								0	0			0				۰	0				0			0			0				0
of which: Non-financial corporations	17	17	0	2	0	0	0	0	0	0	0	0	0		13	0	28	28		2		0	۰	0		0		0		23	0
of which: Small and Medium-sized Enterprises	11	11			۰			0	0			0				0	16	16			۰			0			۰				0
of which: Collateralised by commercial immovable property	3	3						0	0			0					6	6			0			0			0				