

Bank Name	Bank of Valletta Plc
LEI Code	529900RWC8ZYB066JF16
Country Code	MT



## **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	906	942	937	952	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	906	942	937	952	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	906	942	937	952	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	906	942	937	952	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	1,068	1,105	1,100	1,115	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	1,068	1,105	1,100	1,115	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	4,671	4,487	4,463	4,466	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	4,671	4,487	4,463	4,466	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	19.39%	20.99%	21.00%	21.32%	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	19.39%	20.99%	21.00%	21.32%	(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	19.39%	20.99%	21.00%	21.32%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.39%	20.99%	21.00%	21.32%	(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	22.87%	24.63%	24.65%	24.98%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.87%	24.63%	24.65%	24.98%	(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	12,997	13,164	13,835	13,994	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	6.97%	7.15%	6.78%	6.80%	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	906	942	937	952	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	906	942	937	952	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	12,997	13,164	13,835	13,994	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	12,997	13,164	13,835	13,994	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.0%	7.2%	6.8%	6.8%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.0%	7.2%	6.8%	6.8%	[A.2]/[B.2]	



# 2021 EU-wide Transparency Exercise Capital Bank of Valletta Pic

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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  COMMON EQUITY TER 1 CARITAL (not of deductions and after applying	1,068	1,105	1,100	1,115	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)	906	942	937	952	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)	633	633	633	633	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	318	315	311	327	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	11	11	10	10	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	40	44	44	44	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	5	4	4	5	C 01.00 (r210,c010)	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	-1	-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 Goodwil)	-60	-23	-25	-28	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 CDR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	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 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 35(1) point (k) (i) and 89 to 91 of CRR; Articles 35(1) point (k) (ii), 243(1) point (ii), 244(1) point (ii) and 236 of CRR; Articles 35(1) point (k) (ii) and 378(3) of CRR; Articles 35(1) point (k) (iii) and 378(3) of CRR; Articles 35(1) point (k) (iii) and 153(6) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (+460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment.	0	0	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 (ii); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r510,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					C 01.00 (rS14.e010)	Article 36(1), point (n) and Article 132c(2) CRR
transidonal period	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (f) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-41	-42	-39	-39	C 01.00 (rS24,c010)	Article 3 CRR
	A.1.19			-12	-39	l		ATEM 3 COX
	-	CET1 capital elements or deductions - other	0			0	C 01.00 (rS29,c010)	•
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	•
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	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)	0	0	0	0	C 01.00 (rS30,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Cepital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	906	942	937	952	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	163	163	163	163	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	163	163	163	163	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (4916,c010) + C 01.00 (4920,c010) + C 01.00 (4930,c010) + C 01.00 (4940,c010) + C 01.00 (4940,c010) + C 01.00 (4970,c010) + C 01.00 (4970,c010) + C 01.00 (4970,c010) + C 01.00 (4970,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (1880,c010) + C 01.00 (1900,c010) + C 01.00 (1960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	4,671	4,487	4,463	4,466	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.39%	20.99%	21.00%	21.32%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.39%	20.99%	21.00%	21.32%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.87%	24.63%	24.65%	24.98%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	906	942	937	952	[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-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.39%	20.99%	21.00%	21.32%	A.4.3.0).0)] [D.1]/[B-8.1]	
Fully loaded <sup>1</sup>	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0			C 05.01 (r440,c020)	
Memo items	$\vdash$							
		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (+440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c040)	

<sup>(1)</sup>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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		RV	/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) <sup>1</sup>	4,180	4,001	3,978	3,979	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	4,180	4,001	3,978	3,979	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) <sup>2</sup>	3	2	3	3	C 07.00 (1909, 220, 5001) + C 07.00 (110, 220, 5001) + C 07.00 (1130, 220, 5001) + C 08.01 (1940, 226, 5001) + C 08.01 (1950, 226, 5002) + C 08.01 (1950, 226, 5002) + C 08.01 (1950, 226, 5002) + C 02.00 (19450, 2010)]
Credit valuation adjustment - CVA	1	1	1	1	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	19	20	20	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	20	2	1	2	C 02.00 (R520, c010)
Of which the standardised approach	20	2	1	2	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	467	462	462	462	C 02.00 (R590, c010)
Of which basic indicator approach	467	462	462	462	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	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	4,671	4,487	4,463	4,466	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> 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.



# 2021 EU-wide Transparency Exercise P&L Bank of Valletta Plc

	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(mln EUR)				
Interest income	143	190	46	93
Of which debt securities income	18	23	5	10
Of which loans and advances income	125	167	41	83
Interest expenses	34	43	10	19
(Of which deposits expenses)	14	18	3	b
(Of which debt securities issued expenses)	5	6	1	3
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0 48	0 67	0 17	34
Net Fee and commission income	48	6/	1/	34
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	6	5	-4	-3
Gains or (-) losses on financial assets and liabilities held for trading, net	0	1	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-2	5	0	1
Gains or (-) losses from hedge accounting, net	-5	-4	4	3
Exchange differences [gain or (-) loss], net	8	11	2	5
Net other operating income /(expenses)	0	0	0	0
TOTAL OPERATING INCOME, NET	165	232	55	114
(Administrative expenses)	102	131	43	83
(Cash contributions to resolution funds and deposit guarantee schemes)	8	11	3	6
(Depreciation)	15	20	5	10
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 <sup>1</sup>	0	-21	0	0
Of which restructuring <sup>1</sup>	0	-2	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2	65	0	-3
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	2	65	0	-3
(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	3	11	5	8
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	41	15	9	26
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	29	14	8	19
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	29	14	8	19
Of which attributable to owners of the parent	29	14	8	19

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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		Fa	ir value hierar	chy		Fa	ir value hierar	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	3,709				3,960				4,417				4,118				IAS 1.54 (i)
Financial assets held for trading	1	0	1	0	2	0	2	0	2	0	2	0	2	0	2	0	IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	24	0	11	13	31	0	11	20	32	0	11	20	33	0	11	22	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	139	0	138	0	135	0	135	0	130	8	122	0	126	9	117	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	449	55	394	0	304	96	209	0	392	129	263	0	521	102	419	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	8,044				8,034				8,139				8,478				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 <sup>1</sup>	404				444				453				454				
TOTAL ASSETS	12,771				12,911				13,565				13,733				IAS 1.9(a), IG 6

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

(min	EUR)		As of 30/09/2020					As of 31/12/2020								As of 31	/03/2021					As of 30,	/06/2021			
		Gross carry	ying amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	umulated impair	ment	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		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	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant I 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 withou 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	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	References
Financial assets at fair	Debt securities	427	0	0	0	0	0	282	0	0	0	0	0	373	0	0	0	0	0	501	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	3,202	21	0	0	0	0	3,113	20	0	0	0	0	3,168	21	0	0	0	0	3,375	31	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	4,403	313	217	-12	-15	-85	4,271	559	237	-17	-31	-119	4,253	618	248	-18	-25	-127	4,375	598	275	-22	-24	-129	Annex V.Part 1.32, 44(a)

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

<sup>(</sup>P) 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**

Bank of Valletta Plc

#### (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	9	12	9	7	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	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	11,368	11,524	12,150	12,291	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	19	16	14	13	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	127	136	135	134	IAS 37.10; IAS 1.54(I)
Tax liabilities	6	6	6	6	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	154	139	168	186	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 <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	11,683	11,834	12,481	12,638	IAS 1.9(b);IG 6
TOTAL EQUITY	1,087	1,077	1,083	1,095	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	12,771	12,911	13,565	13,733	IAS 1.IG6

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



#### **Breakdown of liabilities**

Bank of Valletta Plc

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilitie	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		28	28	23	21	IFRS 9.BA.7(a); CRR Annex II
Short 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	500	500	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	315	283	342	353	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	310	276	335	345	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	73	88	72	69	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	36	44	39	53	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	691	545	521	449	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	462	325	313	253	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,896	3,011	2,896	2,805	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,696	2,851	2,740	2,674	ECB/2013/33 Annex 2.Part 2.9.1
	Households	7,231	7,433	7,657	7,952	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	6,065	6,300	6,551	6,879	Annex V.Part 1.42(f), 44(c)
Debt securities issued		163	163	163	163	Annex V.Part 1.37, Part 2.98
Of which: Subord	inated Debt securities issued	163	163	163	163	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		11,396	11,552	12,173	12,312	



# 2021 EU-wide Transparency Exercise Market Risk

_																TM						
	SA		VaR (Memoran			AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE		
(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	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS	LAST MEASURE	FLOOR	12 WEEKS AVERAGE 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 Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 0 0 20	0 0 0 0 0 0 2 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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	20 As of 31/03/2021	2 As of 30/06/2021	0	0	0	0 As of 31,	0/03/2021	0	0	0	0	0	0	0	0	0 As of 30/0	0 6/2021	0	0	0	0	0
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 0 0 0 0	0 0 0 0 0 0 2	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 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	1	2	0	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

Bank of Valletta Plc

		Standardised Approach												
			12/2020											
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions Original Exposure* Exposure Value* Risk exposure amount												
	(min EUR, %)													
ı	Central governments or central banks Regional governments or local authorities	5,397 118	5,386 115	1 15		5,356 105	5,345 100	1						
	Public sector entities	77	77	39		72	158	13						
	Multilateral Development Banks	306	306	37		287	287	30						
	International Organisations	87	87	i o		87	87	0						
	Institutions	1,403	1,374	452		1,502	1.473	459						
	Corporates	3,205	1,655	1,573		2,969	1.497	1,278						
	of which: SME	2,373	1,198	1,089		2,142	1,047	795						
	Retail	1,459	831	591		1,575	951	677						
Consolidated data	of which: SME	151	149	77		156	153	80						
Corisolidated data	Secured by mortgages on immovable property	1,981	1,980	716		1,942	1,941	691						
	of which: SME	175	175	73		195	195	73						
	Exposures in default	270	135	161	87	285	116	137	121					
	Items associated with particularly high risk	166	82	123		153	70	105						
	Covered bonds Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	0						
	Claims on institutions and cornorates with a ST credit assessment Collective investments undertakings (CIU)							0						
	Collective investments undertakings (CIU) Equity	151	151	179		165	165	185						
	Other exposures	463	371	332		507	387	421						
	Standardised Total <sup>2</sup>	15.085	12.552	4.183		15.004	12,577	4,003	317					
		(1) Original exposure, unlike Ex	posure value, is reported befo	re taking into account any effer	ct due to credit conversion facto	ors or credit risk mitigation techn	iques (e.g. substitution effect	sì						

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	(min EUR, %)								
MALTA	Control ownerments or central studies  Annielle sector enterior of antibothies  Heilife sector of antibothies  Control antibothies  of antibothies  defined to the antibothies of antibothies  for ant	4,654 41 77 0 0 0 43 3,009 2,366 1,453 151 1,965 1,75 288 166	4,643 38 777 0 0 1,49 1,499 1,954 199 1,964 175 135 82 2	0 0 39 0 18 1,458 1,082 57 710 73 160 123	86	4,520 42 72, 0 0 42, 2,801 2,136 1,569 1,926 1,9	4,609 37 158 0 0 14 1,330 1,041 966 153 1,925 195 113	0 36 0 18 1,175 790 674	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CTU) Equity Other exposures	0 1 127 463	0 1 127 371	0 1 155 332		0 0 134 507	0 134 387		
	Standardised Total <sup>2</sup>				225				
			provisions per country of cou			rs or credit risk mitigation techn al valuation adjustments (AVAs)			

		exposures, but includes gener	ar creat risk acquisitionics.						
					Standardise	d Approach			
			As of 30,	09/2020			As of 31,	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	202	202	0		200	200	0	
	Regional governments or local authorities Public sector entities	33	33	,		45	43	3	
	Multilateral Development Banks					0			
	International Organisations	ō	ō	i i		ō	ō	i i	
	Institutions	148	148	40		105	105	30	
	Corporates	36	36	26		36	36	26	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
GERMANY	of which: SME								
	Secured by mortoages on immovable property of which: SME	0	U	0		0	U	0	
	or which: SME Exposures in default	0			0	0	0	0	0
	Items associated with particularly high risk				-	0		0	_
	Covered bonds	ō	ō	i i		ō	ō	i i	
	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		
1	Standardised Total <sup>2</sup>				1 0				1 0

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30,	09/2020			As of 31	12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
Other Countries	Control of securiorists or control the Control of Securiorists Public sector or control of Securiorists Public sector or control of Securiorists Public sector or control of Securiorists Sector of Securiorists Secu	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	305 305 42 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 287 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 227 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	·			

		(2) Total value adjustments and crovisions our country of counterparty excludes those for securistization excounts, additional valuation adjustments (AVAs) 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		
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>5</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
FRANCE	Control oversements or control basis of Sectional oversements or robal authorities sectional oversement or robal authorities statistical production of the control of statistical production of partners actional Control of art action of art action of statistical production of statist	86 10 0 0 157 7 0 0 0 1 1 0 0 0	86 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 57 6 0 0 0 0 0 0 0 0	۰	86 100 0 0 151 7 7 0 0 1 1 0 0 0 0 0 0 0	88 10 10 10 10 10 10 10 10 10 10 10 10 10	0 0 0 0 555 6 0 0 0 0 0 0 0 0 0	۰	
	Standardised Total <sup>2</sup>	marria	·				·		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



SPAIN

# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Bank of Valletta Pic

	Bank of Valletta Pic											
					Standardise	d Approach						
			As of 30/	09/2020			As of 31	/12/2020				
	(min PIB %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
UNITED KINGDOM	Central recomments or central basis  Annical conversation or local authorities  Annical accomments or local authorities  Annical accomment or local authorities  But conversation or Busis  But conversation or	0 0 0 0 150 11 1 0 0 0 0 0 0 0	0 0 0 150 121 1 1 1 0 0 0 0	0 0 0 0 0 0 5 5 1 1 1 0 0 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 159 2 2 0 1 1 0 5 4 0 0 0	0 0 0 0 159 2 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 2 2 2 0 0 0 0 0 0 0	1			
		(1) Original exposure, unlike Ex	posure value, is reported befor	e taking into account any effec	t due to credit conversion facto	rs or credit risk mitigation techn	riques (e.a. substitution effec	ts).				

				Standardise	d Approach					
		As of 30/	09/2020			As of 31,	/12/2020			
(min PIB %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Central governments or central banks	56	56	0		56	56	0			
Regional governments or local authorities Public sector entities	0	0	0		0	0	0			
Public sector entities  Multilateral Development Banks	0				0		0			
International Organisations										
Institutions	64	64	23		65	65	19			
Corporates	0	0	0		0	0	0			
of which: SME	0	0	0		0	0	0			
Retail of which: SME	0		0		0	0	0			
Secured by mortgages on immovable property	ō	ō	o o		ō	ō	0			
of which: SME	0	0	0		0	0	0			
Exposures in default	0	0	0	0	0	0	0	0		
Items associated with particularly high risk	0	0	0		0	0	0			
Covered bonds Claims on institutions and corporates with a ST credit assessment	0				0		0			
Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)										
Equity	0	0	0		0	0	0			
Other exposures	0	0			0	0	0			
Standardised Total <sup>2</sup>	m			0				0		

					Standardise	d Approach			
			As of 30/	09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
JAPAN	Control overcomments or control banks Associated overcomment or rolled as floritists studied as the control of the control of the control production of the control of the control production of the control of the control production of control of the control of t	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 89 89 3 3 0 0 0 0 0 0	0 0 0 0 34 1 1 0 0 0 0 0 0 0 0	0	0 0 0 146 2 0 0 0 0 0 0 0 0 0	0 0 0 1465 2 2 0 0 0 0 0 0 0 0	0 0 0 1 3 1 1 1 0 0 0 0 0	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

		** Total value adhibitments and revolution for country of countermarty excludes those for securitation excounter, adolbonal valuations adhibitments (AVMs) and other own hunds reductions related to the exposure, by the hubble general risk adjustments of the adjustments of the hubble general risk adjustments.									
					Standardise	d Approach					
			As of 30)	09/2020			As of 31	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
	(min EUR, %)										
	Central governments or central banks Regional governments or local authorities	26	26	0		26	26	0			
	Public sector entities	0	1	0		2	2	0			
	Multilateral Development Banks	ō	0	o o		ō	ō	ō			
	International Organisations	0	0	0		0	0	0			
	Institutions	60	60	19		64	64	21			
	Corporates	30	30	12		27	27	12			
	of which: SME	0	0	0		0	0	0			
	Retail of which: SME	0	0	0		0	U	0			
NETHERLANDS	or which: SME Secured by mortgages on immovable property	0	0			0		0			
	of which: SME	ő	ŏ	ő		o o	ŏ	ő			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity Other exposures	0	0			0		0			
	Other exposures Standardised Total <sup>2</sup>		0	0		Ů	0	0			
	Standardised rotal	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 <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
BELGIUM	Control commencing to control and ARC No.	109 0 0 0 21 10 0 0 0 0 0 0 0	109 0 0 0 21 10 0 0 0 0 0	0 0 0 0 5 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0		109 0 0 0 33 30 0 0 0 0 0 0 0 0	109 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 7 7 2 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Other exposures Standardised Total <sup>2</sup>	0		0	0	0	0	0			

10 Obtained amounts, writing Encourar value, is recorded before takine into account any effect due to credit consentence or credit risk influsions factories or credit risk influsions factories recorded and influsions factories (Inc.) and other consentence recorded and activaments and creations one country of countermark's encludes these for excursionation excourars, additional valuation adjustments (IANA) and other core factories related to the exposures, the includes over control that displacements (IANA) and other core factories related to the exposures, the includes over control that displacement control includes and other control

					Standardise	d Approach						
			As of 30,	/09/2020			As of 31	12/2020				
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	Central governments or central banks Regional governments or local authorities	93 93 0 93 93 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				
	Institutions Corporates		39	12		30	30	12				
	of which: SME	0	0	0		0	0	0				
	Retail	1	1	1		1	1	1				
AUSTRIA	of which: SME Secured by mortgages on immovable property	0				0	0	0				
	of which: SME	ō	ō	ō		0	ō	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk Covered bonds	0				0		0				
	Claims on institutions and corporates with a ST credit assessment	ő	0	0		0	ō	0				
	Collective investments undertakinos (CIU)	0	0	0		0	0	0				
	Equity Other exposures	0	0	0		0	0	0				
	Other exposures Standardised Total <sup>2</sup>											
		(1) Original exposure, unlike Exp	posure value, is reported befo	re taking into account any effe	ct due to credit conversion facts	ers or credit risk mitigation techn	iques (e.g. substitution effect	s).				



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Bank of Valletta Pic

					Standardise	d Approach			
			As of 31	03/2021			As of 30,	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	6,051 105	5,978 102	1		6,058 106	5,988 103	1	
	Regional governments or local authorities Public sector entities	73	173	37		71	103	12	
	Public sector entities Multilateral Development Banks	288	288			287	287	30	
	International Organisations	87	87	ō		93	93	ō	
	Institutions	1,427	1,399	451		1,457	1,428	464	
	Corporates	2,755	1,282	1,098		2,734	1,303	1,096	
	of which: SME	2,000	899	680		1,955	891	674	
	Retail	1,654	938			1,554	849	608	
Consolidated data	of which: SME	137	134	70		128	125	66	
consolidated data		2,245	2,243	816		2,419	2,418 436	879	
	of which: SME Exposures in default	420 287	420 114	165 131	128	436 297	43b 130	170 139	12
	Exposures in default  Items associated with particularly high risk	148	73	109	120	157	73	110	12
	Items associated with particularly nion risk Covered honds	140	/3	109		137	/3	110	
	Claims on institutions and comporates with a ST credit assessment	0	o o	l ö		ŏ	ŏ	l ő	
	Collective investments undertakings (CIU)	2	2	2		0	0	0	
	Eaulty	187	187	233		192	192	236	
	Other exposures	489	362	418		486	352	402	
	Standardised Total <sup>2</sup>	15,797	13,227	3,981	324	15,912	13,393	3,982	334

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	5.321	5.248	0		5,254	5.184		
	Regional governments or local authorities	42	39			45	42	o o	
	Public sector entities	73	173	37		71	177	36	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	40	13	18		42	14	18	
	Corporates	2,578	1,105	983		2,514	1,094	962	
	of which: SME	1,995	893			1,950	886	669	
	Retail	1,648	932			1,549	844	604	
MALTA	of which: SME	137 2,230	134 2,228			128 2,406	125 2,404	66 874	
	Secured by mortgages on immovable property of which: SME	420	420	165		436	436	170	
	or which: SME Exposures in default	285	113		127	295	129		
	Thoms associated with particularly bigh risk	148	73	109		157	73		
	Covered bonds	0		0		0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	2	2		0	0	0	
	Eaulty	156	156	202		160	160		
	Other exposures	489	362	418		485	352	402	
	Standardised Total <sup>2</sup>				322				332

Standardised Approach As of 31/03/2021 As of 30/06/2021	
As of 31/03/2021 As of 30/06/2021	
Original Exposure* Exposure Value* Risk exposure amount Value adjustments and Original Exposure* Exposure Value* Risk exposure provisions*	mount Value adjustments and provisions <sup>2</sup>
(min EUR, %)  Central governments or central banks 195 195 0 200 200	0
Regional governments or local authorities 25 25 5 25 25	5
Public sector entities 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
Multitateria Develoment stanks  International Organisations  0 0 0 0	ö
Institutions 122 122 33 112 112	31
Corporates 31 31 25 35 35	27
of which: SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
	ö
GERMANY Source by mortisages on immovable property	0
of which: SME 0 0 0	0
Exposures in default 0 0 0 0 0	0
Tenns associated with earticularly high risk  Covered bonds  O  O  O	i l
Claims on institutions and corporates with a ST credit assessment 0 0 0 0	o
Collective investments undertakings (CIU) 0 0 0	0
Equity 0 0 0 0	0
Other exosures 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to oracli connection factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securidization exposures, additional valuation adjustments (AVA) and other own funds reductions related to the

		exposures, but includes gene	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2021			As of 30,	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	0		0				0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	288	288	0		287	287	0	
	International Organisations	42	42	0		49	49		
	Institutions Corporates	0	0	0					
	of which: SME	U	U	0		0	0	0	
	Retail	0	0	0		0	0	o o	
	of which: SME	ō	ō	ō		ō	ō	i o	
Other Countries	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
E I	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		
	Collective investments undertakings (CIU)			0					
	Equity Other exposures	16	16	16		16	16	16	
	Standardiend Total <sup>2</sup>	Ů				Ů			

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

		(2) Total value adjustments an exposures, but includes gene		unterparty excludes those for s	ecuristisation exposures, additio	onal valuation adjustments (AVA	(s) and other own funds reduc	tions related to the	
			a creating account to		Standardise	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR, %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Control amountment is caused amountment of the Sectional inversement of local ambienties  Public sector extilises  Public sector extilises  Michigard Development Banks  Sectional Constructions  Institutional Constructions  Institutional Constructions  Institutional Constructions  Institutional Constructions  Institutional Constructions  Institutional Construction  Institutional Construction  Institution  Institutional Construction  Institutional Construction  Institution  Institutional Construction  Institution  Institutional Construction  Institutional Co	86 10 0 0 17 11 10 0 0 0 0 0 0 0 0	86 11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0	0	96 3 0 0 183 199 0 0 0 1 1 0 0 0 0 0 0 0	96 3 0 0 133 159 0 0 0 1 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
	Other exposures Standardised Total <sup>2</sup>	0		0	0	0	0	0	,

(1) Original exposure, unline Enganes value, is reported buffer tablesy this account any effect due to credit convenient for the credit control and produce of the control original (e.g., authorities effects).
(2) Table value adjustments and provisions per country of constraingship excludes those for accordatation exposures, additional valuation adjustments (skills) and other own funds reductions related to the exposures, the funds over control cold disable adjustments (skills) and other own funds reductions related to the exposures, the funds over control cold disable adjustments (skills) and other own funds reductions related to the exposure, the funds over control cold disable adjustments (skills) and other own funds reductions related to the exposure of the disable and the funds of the exposure of the disable and the exposure of the disable and the exposure of th



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Bank of Valletta Pic

	Bank of Valletta Pic													
					Standardise	d Approach								
			As of 31	03/2021			As of 30,	06/2021						
		Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
	(min EUR. %) Central governments or central banks													
	Regional governments or central banks	0				0	0	0						
	Public sector entities 0 0 0 0 0													
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	110	110	41		138	138	50						
	Corporates	10	10	5		28	28	14						
	of which: SME Retail	1	1	1		1		0						
		ô	ô	ĺ		ô	ô	ŏ						
UNITED KINGDOM	Secured by mortgages on immovable property	4	4	1		4	4	1						
	of which: SME	0	0	0		0	0	0						
	Exposures in default	1	1	1	0	1	1	1	1					
	Items associated with particularly high risk		0					0						
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0				0	0						
	Collective investments undertakings (CIU)	ő	o o	l o		o o	ŏ	ŏ						
	Equity	0	0			0	0	0						
	Other exposures	0	0			0	0	0						
	Standardised Total <sup>2</sup>													
		(1) Original exposure, unlike Ex	sposure value, is reported bef	ore taking into account any eff	ect due to credit conversion fact	ors or credit risk mitigation tech	niques (e.g. substitution effec	ts).						
		(2) Total value adjustments and	d provisions per country of co	unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVAs	) and other own funds reduct	ions related to the						

					Standardise	d Approach			
			As of 31,	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SPAIN	Control occurrences or control basishas  Assistant occurrences or food an absolute  Marchitest of the control occurrences  Marchitest occurrences  Marchi	96 0 0 0 99 0 0 0 0 0 0 0 0	55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 227 20 0 0 0 0 0 0 0 0 0	0	83 0 0 77 0 0 0 0 0 0 0 0	53 0 0 0 0 77 77 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 30 0 0 0 0 0 0 0 0	o
	Standardised Total <sup>2</sup>								

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

		exposures, but includes gener	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30,	06/2021	
	(min FIR %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
JAPAN	Control accommendate or control basics  Assistantian deversioners or local authorities  statistical development florida  statistical bendioment florida  formational organizations  (organization  organization  org	0 0 0 146 3 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 45 1 1 0 0 0 0 0	0	0 0 0 0 141 3 3 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 141 3 0 0 0 0 0 0	0 0 0 45 1 1 0 0 0 0	0

		exposures, but includes gene		,			,,		
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	26	26	0		26	26	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0 61	0 20		0 80	0 80	24	
	Corporates	32	32	17		35	35	18	
	of which: SME Rotali	0	0	0		0	0	0	
NETHERI ANDS	of which: SME	0	0	0		0	0	0	
NETHERI ANDC	Secured by mortgages on immovable property of which: SMF	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU) Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		ō	0	0	
	Standardised Total <sup>2</sup>							As of 30/66/2021  Value* Risk exposure amount Value* Risk	0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securidation exposure, additional valuation adjustments (AMA) and other own funds inductions related to the

		<ul><li>(2) Total value adjustments an exposures, but includes gene</li></ul>		unserparty excludes crose for s	ecuniosacon exposures, acono	nai valuation adjustments (AVA	s) and deser own runds reduct	ours related to the	
	•				Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)					108	108		
	Central governments or central banks Regional governments or local authorities	109	109			108	108	0	
	Public sector entities	o n	0			0	0	0	
	Multilateral Development Banks	ō	0			o o	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	1		13	13	3	
	Corporates	10	10	2		10	10	2	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
BELGIUM	of which: SME Secured by mortgages on immovable property	0	0					0	
	of which: SME	0	0				0	0	
	Exposures in default	ō	ō	i o	0	ō	ō	ō	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0				0		
	Standardised Total <sup>2</sup>								

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securidization exposures, additional valuation adjustments (AMA) and other own funds inductions related to the

As of 31/03/2021   As of 33/05/2021   As of 30/05/2021			exposures, but includes gene		unal party excudes cross ror a	ecuniciación exposeres, abolico	rai raidatori adjualininini (AliXi	yans done dam randa resoc	JOHN TEMPLE OF THE	
Contract recommends or control hand (%))						Standardise	d Approach			
Compared a speciment spirit (Compared a spirit				As of 31	/03/2021			As of 30	06/2021	
Central accessments or central banks   52    53    53    53    54    55    5			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other exposures 0 0 0 0 0	AUSTRIA	Central ownerments or central sainch  Audenium ownerments or food anthrottes  standard contraction of the contraction  standard of the contraction  standard of the contraction  standard of the contraction  standard of sainch  of sa	93 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	933 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	93 0 0 0 0 0 33 33 0 0 1 1 1 0 0 0 0 0 0	93 0 0 0 0 3 3 3 0 0 1 0 0 0 0	0 0 0 0 16 0 0 0 0 0 0 0	0
Standardised Total <sup>2</sup>	1		0	0	0		0	0	0	



Credit Risk - IRB Approach

							IRB App	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original Exposure Exposure				Value adjustments	
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		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 <sup>2</sup>				0						0		

<sup>(1)</sup> 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 <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure		sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		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	e Of which: defaulted provisions	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 <sup>2</sup>				0						0		

<sup>(1)</sup> 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

							Bank of Valletta Plc							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	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)									Nominal	Provisions	Risk weighted exposure amount
				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			
[ 0 - 3M [ [ 3M - 1Y [		0 2	0 2	0	0	0	2	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria	0 12	0 12	0	0	0	0 12	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [		28 51	28 51	0	0	0	28 51	0	0	0	0	0	0	
[10Y - more Total		93	93	0	0	0	93	0	0	0	0	0	0	93
[ 0 - 3M [   3M - 1Y     1Y - 2Y		0 0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [   5Y - 10Y [	Belgium	10 0 99	10 0 99	0	0	0	10 0 99	0	0	0	0	0	0	
[10Y - more		0 109	109	0	0	0	0 109	0	0	0	0	0	0	109
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Bulgaria													
[10Y - more														
「0-3M「 「3M-1Y「 「1Y-2Y「														
[ 2Y - 3Y [   13Y - 5Y	Cyprus													
[ 0 - 3M [ [ 3M - 1Y [														
1	Czech Republic													
[3Y - 5Y [ [5Y - 10Y [ [10Y - more														
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「														
[ 1Y - 2Y [	Denmark													
[5Y - 10Y   [10Y - more Total														
Total [ 0 - 3M [ [ 3M - 1Y [														
1Y - 2Y     2Y - 3Y	Estonia													
[3Y - 5Y [   5Y - 10Y     10Y - more														
Total														



General governments exposures by country of the counterparty

							Bank of Valletta Plc							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance st	1eet				Deriva	tives		Off balar	ce sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet 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] [3M-1Y] [1Y-2Y]	Finland	0 3 0	0 3 0	0 0 0	0 0 0	0 0 0	0 3 0	0 0 0 0	0 0 0	0 0 0 0	0 0 0	0 0	0 0 0	
[ 2Y - 3Y [   13Y - 5Y [   15Y - 10Y [	rillaliu	0 29	0 29	0	0	0	0 29	0	0	0	0	0	0	
Total		32	32	0	0	0	32	0	0	0	0	0	0	32
To - 3M	France	7 7 3 0 21 65 0	7 3 0 21 65 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 3 0 21 65 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0	96
[ 0 - 3M [	Germany	4 2 2 22 66 130 0	4 2 0 23 66 130 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	4 2 0 23 66 130 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	225
Total  [0 - 3M    [3M - 1Y    [1Y - 2Y    [2Y - 3Y    [3Y - 5Y    [5Y - 10Y    [10Y - more  Total	Croatia	225	225	0	0	,	225	0	0	0		0	0	725
[ 0 - 3M [   3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y	Greece	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0
13Y - 10Y - more Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total]	Hungary													
[ 0 - 3M	Ireland	0 0 0 0 5 36 0	0 0 0 0 5 36 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 5 36 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	42
Total	Italy	0 4 4 4 2 11 0 0 21	0 4 4 2 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 0	0 4 4 2 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	21
Total	Latvia	1	21	0	Ü		1	Ü	J	J	U	v	J	21



General governments exposures by country of the counterparty

							Bank of Valletta Plc							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	ice 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 [	Lithuania	0 0 0 0 3 6 0	0 0 0 0 3 6	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 3 6 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 15 3 3 10	0 0 0 15 3 31 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 15 3 31 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	49
[ 0 - 3M   [ 3M - 1Y	Maita	48 167 94 120 298 394 26	48 167 94 120 298 394 26	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 0 1 0 0	36 141 14 3 0 79 10	13 19 81 116 298 315 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	8 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	1,110
Total  [ 0 - 3M [	Netherlands	2 2 0 12 2 10 0	2 2 0 12 2 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	2 2 0 12 2 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	28
[ 0 - 3M [	Poland	0 5 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 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	5
110Y - more	Portugal	0 3 13 0 0 0 2 0	0 3 13 0 0 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 13 0 0 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Romania	19	19	Ü	ŭ		19	3	J	J	Ü	V	3	12
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Slovakia	0 0 0 0 0 0 27	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 0 0 0 0 0 0 0 0	0 0 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 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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
Total	Slovenia	0 0 0 0 0 6 15 0	0 0 0 0 6 15 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 6 15	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	20



General governments exposures by country of the counterparty

							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off balar	ice sheet	
	(min Eorly							Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
			Total counting amount of						1		l			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 [	Spain	0 0 5 13 18 20 0	0 0 5 13 18 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 5 13 18 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 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	56
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Sweden		-	-	•			-	-			-		
Total	United Kingdom													
10 - 3M     13M - 1Y     13M - 1Y       13Y - 2Y	Iceland													
[0 - 3M] [3 M - 1Y] [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5Y] [5 Y - 10Y] [10 Y - more Total	Liechtenstein													
[ 0 - 3M [	Norway	4 6 0 0 0 0	4 6 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 6 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Australia		10		3		10		j	j	,	J	,	20
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Canada	0 0 3 0 0 0	0 0 3 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 3 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	3
13Y - more Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [10Y - more Total	Hong Kong		3	Ü	J	, and the second	3	Ü	,	j		J	j	3



General governments exposures by country of the counterparty

							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet	5.100			Deriva	tives		Off balar	ıce sheet	
												Off-balance sl	neet 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 [	Japan													
[ 0 - 3M [	u.s.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ]	Other advanced economies non EEA	1 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	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	1
13Y - MOTE   110Y - MOTE   100Y - MOTE   100 - 3M     1 3M - 1Y     1 Y - 2Y     1 Y - 2Y     1 ZY - 3Y     1 ZY - 3Y     1 ZY - 3Y     1 ZY - 10Y       1 ZY - 10Y       1 ZY - 10Y	Other Central and eastern Europe countries non EEA		-											_
[ 0 - 3M [	Middle East													
[ 0 - 3M [	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

								Bank of Valletta Plc							
								As of 31/12/2020	)						
							Direc	ct exposures							
		(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
									Derivatives with po	sitivo fair valvo	Doniumbiyoo wish	ı negative fair value	Off-balance si	neet exposures	
									Derivatives with po	siuve iaii vaiue	Derivatives with	i negative ian value			Risk weighted
Resid	dual 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	kisk weighted exposure amount
1	[ 0 - 3M   [ 13M - 1Y   [ 13Y - 2Y   [ 12Y - 3Y   [ 13Y - 5Y   15Y - 10Y   10Y - more Total	Africa													
1 1 1 1 1	[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   10Y - more	Others	0 0 0 15 0 27 0	0 0 0 15 0 27 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 15 0 27 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42

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, Dominicia, Dominicia, Dominician Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadebuque, Medinique, Penetro Rico, Saint Barthelemy, Turks And Calcos Islands, Virgin Islands (British), Virgin

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

							Bank of Valletta Plc							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	neet exposures	
								Derivatives with pos	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											Risk weighted exposure amount
			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 [		0 2	0 2	0	0	0	2	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria	0 12	0 12	0	0	0	12	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [		28 51	28 51	0	0	0	28 51	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		93 0	93	0	0	0	93	0 0	0	0	0	0	0	93
[ 3M - 1Y [ [ 1Y - 2Y [		0 0 10	0 0 10	0	0	0	0 0 10	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Belgium	0 99	0 99	0	0	0	0 99	0	0	0	0	0	0	
[10Y - more		0 109	0 109	0	0	0	0 109	0	0	0	0	0	0	109
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [   3Y - 5Y     5Y - 10Y	Bulgaria													
[10Y - more Total														
「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Cyprus													
f 10Y - more														
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Czech Republic													
[10Y - more														
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ]	Denmark													
[10Y - more Total														
[ 0 - 3M [														
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Estonia													
「10Y - more Total														



General governments exposures by country of the counterparty

							Bank of Valletta Plc							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet 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   1   1   1   1   1   1   1   1   1	Finland	0 3 0 0 0 29 0	0 3 0 0 0 29 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 3 0 0 0 29 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32
[ 0 - 3M   F   3M - 1Y   F   3M - 1Y   F   1Y - 2Y   F   2Y - 3Y   F   3Y - 5Y   F   5Y - 10Y   F   10Y - more Total	France	0 7 3 0 21 65 0	0 7 3 0 21 65 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 7 3 0 21 65 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	96
10 - 3M	Germany	2 2 2 2 3 66 130 0 225	4 2 0 23 66 130 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 2 0 23 66 130 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	225
10 - 3M     13M - 1Y     13M - 1Y       11Y - 2Y	Croatia			·	·			<b>.</b>		•			·	
[ 0 - 3M [	Greece	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
13Y - 10Y     110Y - more	Hungary													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y   [ 10Y - more	Ireland	0 0 0 0 5 36 0	0 0 0 0 5 36 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 5 36 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	42
[ 0 - 3M [	Italy	0 4 4 2 2 11 0 0	0 4 4 2 11 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 4 4 2 111 0 0	0 0 0 0 0 0	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 - 17     13M - 17     11 - 27     12 - 37     137 - 57     157 - 107     107 - more   Total	Latvia													



General governments exposures by country of the counterparty

							Bank of Valletta Plc							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off bala	nce sheet	
	(IIIII EOR)													
												Off-balance s	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
									1					Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets		of which: Financial assets at	or which: Financial assets at		Noticed and	Committee annual				
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 ME - 0 1		0	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	
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Lithuania	3 6	3 6	0	0	0	3 6	0	0	0	0	0	0	
[10Y - more		9	9	0	0	0	0 9	0	0	0 <b>0</b>	0	0	0	9
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [	Luxembourg	15 3	15 3	0	0	0	15 3	0	0	0	0	0	0	
		31 0 49	31 0 <b>49</b>	0	0	0	31 0 49	0	0	0	0	0	0	49
[ 0 - 3M [ [ 3M - 1V [		56	56 164	0	0 8	36 141	21 15	0	0	0	0	67 0	0	49
[ 1Y - 2Y [	Maita	164 94 120 305 386	94 120 305 386	0	0	14 3	81 116 305 307	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		305 386 26	305 386 26	0	0	79 10	305 307 16	0	0	0	0	7 0	0	
Total   0 - 3M     3M - 1Y		1.152 2	1.152 2	0	<b>9</b> 0	<b>282</b> 0	860 2	0	0	0	0	<b>74</b>	0	1.110
[ 3M - 1Y [		2 0 12	2 0 12	0	0	0	2 0 12	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ]	Netherlands	2 10	2 10	0	0	0	2 10	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		0 28	0 28	0	0	0	0 28	0	0	0	0	0	0	28
[ 3M - 1V [		5 0	5 0	0	0	0	5 0	0	0	0	0	0	0	
[ 1Y - 2Y [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
	-	0	0 0 5	0	0	0	0 0 5	0	0	0	0 0	0	0	5
100 - more   Total		0 3 13	0 3 13	0	0	0	0 3 13	0	0	0	0	0	0	
[ 1Y - 2Y [	Portugal	0 0	0 0	0	0	0	0 0	0	0	0	0	0	0	
[5Y - 10Y   [10Y - more Total		2 0	2 0	0	0	0	2 0 <b>19</b>	0 0	0	0	0	0	0	
[ 0 - 3M [		19	19	0	0	0	19	0	0	0	0	0	Ō	19
[ 1Y - 2Y [	Romania													
[3Y - 5Y [ [5Y - 10Y [	Komania													
f10Y - more Total f 0 - 3M f	1	0	0	0	0	0	0	0	0	0	0	n	0	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Slovakia	0 0 27	0 0 27	0	0	0	0 0 27	0	0	0	0	0	0	
Total		0 27	0 27	0	0	0	0 27	0	0	0	0	0	0	27
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Slovenia	0	0 6	0	0	0	0	0	0	0	0	0	0	
	]	15 0	15 0	0	0	0	15 0	0	0	0	0	0	0	
Total	1	20	20		0	. 0	20	0	. 0	0	i 0	0	0	20



General governments exposures by country of the counterparty

							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	ice sheet	
	(min-corry							Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
			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)	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 [	Spain	0 0 5 13 18 20 0	0 0 5 13 18 20 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 5 13 18 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	56
[ 0 - 3M	Sweden													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	United Kingdom													
Total	Iceland													
[0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] Total	Liechtenstein													
[ 0 - 3M	Norway	4 6 0 0 0	4 6 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 6 0 0 0 0	0 0 0 0 0	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 - 3M	Australia		10		3		10		j	j	,	j	J	20
[ 3M - 1Y [	Canada	0 0 3 3 0 0 0 0	0 0 3 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 3 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	3
13Y - 10Y     110Y - more	Hong Kong			-					-	-		_	5	



General governments exposures by country of the counterparty

							Bank of Valletta Plc							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	iitive 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 [	Japan													
[ 0 - 3M [	U.S.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA	1 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	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	1
[ 0 - 3M [	Other Central and eastern Europe countries non EEA		-	-	-	-	-	-		Ü			,	•
[ 0 - 3M [	Middle East													
10 - 3M    3M - 1Y    11 - 2Y    12 - 3Y    13 - 5Y    15 - 10Y    10Y - more	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

							Bank of Valletta Plc							
							As of 30/06/2021							
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
														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 [	Africa													
[ 0 - 3M [ ] 3M - 1Y [ ] 1Y - 2Y [ ] 2Y - 3Y [ ] 3Y - 5Y [ ] 5Y - 10Y [ ] 10Y - more  Total	Others	0 0 0 15 0 27 0	0 0 0 15 0 27 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 15 0 27 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42

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 Bank of Valletta Plc

					As of 30/09/202	0								As of 31/12/202	0			
		Gro	ss carrying amo	unt			ted impairment, as 1 fair value due to 4		Collaterals and financial		Gro	ess carrying amou	unt			ed impairment, a fair value due to		Collaterals and financial
		Of which erforming but past due >30	Of w	hich non-perforr	ning <sup>1</sup>	On performing	On non-perform	ning exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	ming <sup>1</sup>	On performing	On non-perform	ming exposures <sup>3</sup>	guarantees received on non- performing
		ays and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	evnosures
(min EUR)  Cash balances at central banks and other demand deposits	3,647	0	0	0	0		0	0	0	3,890	0	0		0 0		0		
Debt securities (including at amortised cost and fair value)	3,660	0	0	0	0		0	0	0	3,426	0	0		0 0	1	0	0	,
Central banks	. 0	0	0	0	0		0	0	0		0	0		0 0		0	c	0
General governments	2,404	0	0	0	0	(	0	0	0	2,210	0	0		0 0	0	0	0	0
Credit institutions	979	0	0	0	0	(	0	0	0	96	0	0		0 0	c	0	0	0
Other financial corporations	30	0	0	0	0	(	0	0	0	31	0	0		0 0		0	c	0
Non-financial corporations	246	0	0	0	0	(	0	0	0	22	0	0		0 0	C	0	C	0
Loans and advances(including at amortised cost and fair value)	5,062	6	217	0	217	27	85	85	44	5,193	15	237		237	48	119	119	37
Central banks	0	0	0	0	0	0	0	0	0		0	0		0 0	c	0	C	0
General governments	37	0	0	0	0	(	0	0	0	31	0	0		0 0	1		d	0 0
Credit institutions	169	0	0	0	0	(	0	0	0	159	0	0		0 0	c	0	C	0
Other financial corporations	39	0	0	0	0	C	0	0	0	3	0	0		0 0	C	0	C	0
Non-financial corporations	2,218	2	134	0	134	19	56	56	16	2,310	9	158		0 158	38	76	76	i 15
of which: small and medium-sized enterprises at amortised cost	1,433	2	99	0	99	16	46	46	16	1,50	9	117		0 117	30	59	59	11
of which: Loans collateralised by commercial immovable property at amortised cost	152	1	8	0	8	o	0	0	8	167	0	6	(	6	o	1	1	. 5
Households	2,599	4	82	0	82	8	3 29	29	28	2,64	6	79		0 79	9	42	42	. 22
of which: Loans collateralised by residential immovable property at amortised cost	1,745	3	27	0	27	1	. 2	2	26	1,720	3	25	(	0 25	1	4	4	21
of which: Credit for consumption at amortised cost	203	0	9	0	9	4	6	6	1	203	0	8		8	4	6	6	, 1
DEBT INSTRUMENTS other than HFT	12,369	6	217	0	217	28	85	85	44	12,509	15	237	(	0 237	48	119	119	37
OFF-BALANCE SHEET EXPOSURES	1,925		39	0	39	10	11	11	0	1,909		36	(	36	19	14	14	. 0

<sup>17</sup> 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 isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the collective allowances for frauncial seasity, individually and collective eliminated instruments at a mission collective frauncial seasity. The collective eliminate instruments are discussed with a positive sign if they are decreasing seaset. Following this sign convention, information is disclosed with in sign convention, and a carefully destruction, as explicited instruments are discretized instruments and accumulated impairments and acc



Performing and non-performing exposures Bank of Valletta Plc

	_				As of 31/03/202	1								As of 30/06/202	1			
		Gre	oss carrying amo	unt			ed impairment, accumula I fair value due to credit ri		Collaterals and financial		Gro	ss carrying amour	ıt <sup>5</sup>			ed impairment, a fair value due to s,s		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforr	ning¹	On performing	On non-performing exp	posures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of wh	ich non-perfor	rming <sup>1</sup>	On performing	On non-perform	ming exposures <sup>3</sup>	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		ich Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	4,358	0	0	0	0			0	0	4,064	. 0	0	derdance	0 0	0	0	0	
Debt securities (including at amortised cost and fair value)	3,571	0	0	0				0	0	3,91		0		0 0	1			
Central banks	0	0	0	0	0			0	0		0	0		0 0	0	0		
General governments	2,338	0	0	0	0	(	0	0	0	2,63	4 0	0		0 0	0	0	0	
Credit institutions	972	0	0	0	0		0	0	0	97		0		0 0	0	0	0	
Other financial corporations	28	0	0	0	0		0	0	0	3	6 0	0		0 0	0	0	0	
Non-financial corporations	234	0	0	0	0	(	0	0	0	27.	3 0	0		0 0	0	0	0	
Loans and advances(including at amortised cost and fair value)	5,241	17	248	0	248	43	127	127	51	5,365	10	275		0 275	46	129	129	88
Central banks	0	0	0	0	0	(	0	0	0		0	0		0 0	C	0	0	)
General governments	38	0	0	0	0	(	0	0	0	4	2 0	0		0 0	C	0	0	) (
Credit institutions	123	0	0	0	0	(	0	0	0	14	6 0	0		0 0	C	0	0	)
Other financial corporations	39	0	0	0	0	(	0	0	0	3	9 0	0		0 0	C	o c	0	) (
Non-financial corporations	2,349	10	170	0	170	33	85	85	27	2,36	7 5	195		0 195	39	86	86	6
of which: small and medium-sized enterprises at amortised cost	1,555	10	132	0	132	25	66	66	14	1,59	5 5	155		0 155	29	67	67	4
of which: Loans collateralised by commercial immovable property at amortised cost	421	3	27	0	27	ď	12	12	16	473	3 2	66	(	0 66	0	16	16	5 50
Households	2,692	7	78	0	78	ġ	41	41	24	2,77	2 5	81		0 81	6	43	43	24
of which: Loans collateralised by residential immovable property at amortised cost	1,755	4	26	0	26	1	. 5	5	21	1,903	2	26	(	0 26	0	6	6	20
of which: Credit for consumption at amortised cost	198	0	8	0	8	3	6	6	1	204	1	8	(	0 8	2	6	6	1
DEBT INSTRUMENTS other than HFT	13,170	17	248	0	248	43	127	127	51	13,34	10	275	(	0 275	47	129	129	88
OFF-BALANCE SHEET EXPOSURES	2,072		39	0	39	18	12	12	0	2,009		36		0 36	17	14	14	



#### Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	kposures with		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures
(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)	o	0	o	0	О	0	0	0	0	o	0	o
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)	153	95	34	33	25	13	113	93	57	53	13	8
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	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	124	75	27	25	13	7	88	74	46	42	6	4
of which: small and medium-sized enterprises at amortised cost	100	52	23	21	13		66	51	35	32	6	
Households	29	19	7	7	11	6	25	19	11	11	7	5
DEBT INSTRUMENTS other than HFT	153	95	34	33	25		113	93	57	53	13	
Loan commitments given	1	0	0	0	0	0	1	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice  Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

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

<sup>&</sup>lt;sup>©</sup>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

Bank of Valletta Plc

			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	cposures with		ing amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e 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		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
(min EUR)  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	0	0	0	0	0
Central banks	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)	201	119	65	60	67	18	239	129	67	61	116	45
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	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	167	99	53	49	54	12	196	107	54	48	97	39
of which: small and medium-sized enterprises at amortised cost	145	78	40	36	46		173	85	43	38	85	
Households	34	19	12	11		5	43	22	13	13	19	6
DEBT INSTRUMENTS other than HFT	201	119	65	60	67		239	129	67	61	116	
Loan commitments given	2	1	0	0	0	0	2	1	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice  Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

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

(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

Bank of Valletta Plc

			AS 01 3	0/09/2020					AS 01 3	1/12/2020					AS 01 3:	1/03/2021					AS OF 3U	0/06/2021		
	Gross carr	rying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	2	0	0	2	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0
B Mining and guarrying	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	3	0	0	3	0	0
C Manufacturing	94	10	0	94	5	0	96	12	0	96	8	0	96	12	0	96	8	0	98	12	0	98	8	0
D Electricity, gas, steam and air conditioning supply	202	2	0	171	3	0	144	1	0	114	2	0	131	3	0	103	3	0	125	2	0	98	3	0
E Water supply	2	1	0	2	1	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0
F Construction	176	59	0	176	26	0	178	54	0	178	33	0	185	55	0	185	35	0	185	54	0	185	35	0
G Wholesale and retail trade	313	23	0	305	12	0	394	22	0	385	18	0	400	24	0	392	19	0	398	27	0	390	22	0
H Transport and storage	212	8	0	212	4	0	231	17	0	231	12	0	239	15	0	239	12	0	249	16	0	249	13	0
I Accommodation and food service activities	325	9	0	307	5	0	360	34	0	343	18	0	374	45	0	357	20	0	383	62	0	366	23	0
3 Information and communication	28	0	0	28	0	0	30	0	0	30	0	0	32	0	0	32	0	0	29	0	0	29	0	0
K Financial and insurance activities	334	4	0	311	4	0	336	2	0	313	3	0	335	3	0	313	3	0	336	3	0	315	4	0
L Real estate activities	286	8	0	241	4	0	280	8	0	236	5	0	275	7	0	233	4	0	266	9	0	225	5	0
M Professional, scientific and technical activities	14	3	0	14	1	0	14	3	0	14	1	0	19	2	0	19	1	0	22	2	0	22	1	0
N Administrative and support service activities	40	0	0	40	2	0	41	0	0	41	4	0	44	0	0	44	4	0	47	0	0	47	4	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	16	1	0	16	0	0	21	0	0	21	2	0	21	0	0	21	2	0	20	0	0	20	2	0
Q Human health services and social work activities	128	0	0	128	2	0	139	0	0	139	2	0	143	0	0	143	1	0	144	0	0	144	1	0
R Arts, entertainment and recreation	23	1	0	23	1	0	26	1	0	26	1	0	33	1	0	33	2	0	37	1	0	37	1	0
S Other services	21	5	0	21	5	o o	19	4	0	19	5	0	16	4	0	16	4	0	20	5	0	20	4	0
Loans and advances	2.218	134	0	2 094	74	0	2 316	158	0	2 194	114	0	2 349	170	0	2 232	118	0	2 367	195	0	2.255	125	1 0

<sup>(1)</sup> 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 - loans and advances Bank of Valletta Plc

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021		
	Loans and advance	ces	AS 01 31/09/2020			Loans and advance	8	AS 01 31/12/2020			Loans and advano	es	AS 01 31/03/2021			Loans and advan	æs	AS 01 30/00/2021		
		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	5,062	4,845	6	217	66	5,193	4,956	15	237	109	5,241	4,992	17	248	115	5,365	5,090	10	275	119
Of which secured	2,698	2,647	4	50	22	2,637	2,591	5	47	23	2,921	2,849	9	72	41	3,115	3,002	4	113	63
Of which secured with immovable property	2,008	1,964	4	44	19	1,961	1,924	4	37	16	2,300	2,238	9	62	34	2,523	2,419	4	104	57
Of which instruments with LTV higher than 60% and lower or equal to 80%	543	538		5	3	519	515		4	2	512	508		4	1	328	325		3	1
Of which instruments with LTV higher than 80% and lower or equal to 100%	468	463		5	1	452	448		4	1	463	460		3	1	179	176		3	1
Of which instruments with LTV higher than 100%	26	22		4	1	17	14		4	1	18	15		2	0	24	22		2	0
Accumulated impairment for secured assets	7	4	0	3	2	6	4	0	3	2	7	3	0	4	3	5	3	0	2	1
Collateral																				
Of which value capped at the value of exposure	2,458	2,414	4	44	19	2,404	2,367	4	37	19	2,719	2,669	9	51	28	2,931	2,843	4	88	55
Of which immovable property	2,005	1,964	3	42	18	1,954	1,923	4	31	15	2,281	2,238	9	43	22	2,498	2,418	4	80	49
Of which value above the cap	2,254	2,132	2	122	54	2,346	2,203	8	144	81	2,023	1,878	8	144	82	1,935	1,798	4	137	61
Of which immovable property	1,668	1,569	1	99	42	1,718	1,596	7	122	72	1,431	1,311	6	120	70	1,345	1,239	1	105	43
Financial guarantees received	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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 moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

LUA,	UL,	LULU	-
De-t		r-11-ss-	na-

								As of 30)	09/2020														J.	is of 31/12/202	,						
	Gross c	anying amount						,	ccumulated imp	airment, accumul	lated negative chan	nges in fair valu	se due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	sanying amount						Accumula	ed impairment, a	cumulated regat	ve changes in f	fair value due to credit :	isk	Maximum amount of the guarantee that can be considered	Gross carrying amount
																		Performing						Perfor				serforming			
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impaind (Stage 2)		Of which: exposures with forbserance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposiums with forbearance measures	Of which: Instruments with significant increase in credit six 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 context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposiunes 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 forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Of which exposure forbears measure	with Instrume or with sign	ets ficant n since n but	Of which: sopposures with forbearance measures	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	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant mositoria	687	679	9	73		2	7	19	7	1	5	12	6			0	415	387	10	141	28	2	26	12 1		17	10	3 6	13	0	۰
of which: Households	186	163	1	14	3	۰	2	4	1	0	1	2	۰	1	۰	0	98	96	3	14	3	1	3	4 :		1	2	2 0	2	0	
of which: Collateralised by residential immovable property	143	140	0		2		2	2	1	0	1	1		1	۰	0	73	70	1	6	3	1	3	2 1		1	1		1	0	
	473	468		53	5	2	4	14	4	1	3	10	5			0	255	230		119	25	1	25	19 1		15	13	1 6	11	0	
of which: Small and Medium-sized Enterprises	334	329		53	5	2	4	13	4	1	3	10	s			0	229	205		97	25	1	25	16 1		14	13	1 6	11	0	
of which: Collabralised by commercial immovable property	293	209	3	33	4	2	4	6	1	0	1	5	s	5		0	182	159	3	98	22	1	22	n :		3	9	s s	9	0	

								As of 30	/09/2020															As of 31	/12/2020							
															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-performi	ing			Performing			Non-perform	ing					Performing			Non-perform				Performing			Non-perform	ning			
(min EUR)			Of which: exposures wi forbearance measures	Of which: Instruments with significant increase in credit risk sino initial recognition but not credit- impaind (Stage 2)	•	Of which: exposures with forbearance measures				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: exposures with forbalization 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 of forbeasings measures	with Instruments e with significant		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 forbeasings missiones	Of which: Instruments with significant increase in credit risk 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	Public guirantee received in the contact of the COVED-19 crisis	
	176	168	1	14	9	5	6	6	1	0	0	s	3	4	0		404	397	2	53		s			s	٥	4	3	3	3	۰	۰
of which: Households	92	90	0	5	3	1	1	1	0	0	0	1		0	0	0	174	172	1	13	2	1	2	1	1	0	0	0	0	0		۰
of which: Collateralised by residential immovable property	79	77	0	4	2	1	1	۰	0	0	0	0		0		۰	142	141	0	10	1	1	1	1	۰	0	0	0	0	0		۰
of which: Non-financial corporations	80	74	0		6	4	5	5	0	0	0	5	3	4		۰	192	187	2	39	6	5	6	7	4	0	3	3	3	3		۰
	59	53	0	8	6	4	5	5	0	0	0	5	3	4	0	۰	146	142	2	36	6	5	6	6	3	0	3	3	3	3		۰
of which: Collateralised by commercial immovable property	34	30		7	4	4	4	3	0	0		3	3	3			87	82	1	20	5	4	5	3		0	0	3	2	3		

								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 ESE)		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since intro codit-risk since intro codit-risk since (Stage 2)	Non-performi	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: soposums 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 context of the COVID-19 crisis	Inflows to non- parforming 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)		of which: exposures with forbearance 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 ceedit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forberance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Enflows to non- parforming exposures
Newly originated loans and advances subject to public guarantee schemes	117	117	0	15	0		0		0	0	0	0			53		193	192	0	29	1		1	1	1	0		0	0	0	87	
of which: Households	3	3			۰			۰	0			0				۰	3	3			0			۰	۰			0				
of which: Collateralised by residential immovable property	۰	0			۰			۰	0			0				۰	0	۰			0				۰			0				۰
of which: Non-financial corporations	99	99	0	14	0		0		0	0	0	0			45	0	169	168	0	23	1		1	1	1	0				0	76	
of which: Small and Medium-sized Enterprises	72	72			۰			۰	0			0				۰	136	137			1			1	1			0				
of which: Collateralised by commercial immovable property		0							0			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. BBA/GL/2020/02. BBA/GL/2020/02. BBA/GL/2020/02.

ì								As of 31,	/03/2021															As of 30/	06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gros														Miximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures w forbearance measures	Of which: Instruments with significan increase in increase in in increase in increase in increase in increase in i	Non-perform	Of which: exposures will forbeirance measures	Of which: Unlikely to pay that are not past-due <- 90 days		Performing	Of which: exposures with forbeirunce measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forboarance 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			Performing	Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk sinor initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposums with forbaning 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 oredit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposures with forbarance measures	Of which: Unilizely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	166	156	11	99	11	4	7	33	17	3	15	15	7	13	0	0	46	36	4	16		7		41	27	7	18	14	6	7	٥	0
of which: Households	39	37	3		2	1	2	4	2	0		2		1	0	0	11	9	2	2	2	2	2	N	1	0	1	1	1	1	۰	0
of which: Collaboralised by residential immovable property	26	25	1	3	1	1	1	1	1	0	-	1		0	0	0		7	1	1	1	1	1	1		0		1	0			
of which: Non-financial corporations	111	103		79		3	4	26	15	3	13	13	7	12	0	0	31	25	2	14	6	5	6	31	19	7	17	12	5	6		
of which: Small and Medium-sized Enterprises	65	77		59		3	4	26	13	3	12	13	7	12	0	0	28	22	1	13	6	5	6	29	17	7	15	12	5	6	0	
of which: Collateralised by commercial immovable property	89	63	4	66	s	1	2	10	4	0	3	7	5	5	0	0	23	20	2	11	2	2	2	13	5	2	4	9	3	3	0	

																															_	
	Gross	carrying amount							/63/2021 Accumulated im	salment, accum	slated regative chan	ges in fair valu	se due to credit ris	k .	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount						As of 30		sainment, accur	culated negative cha	nges in fair val	ue due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform				Performing			Non-perform	rg					Performing			Non-perform							Non-perform	ing			
(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 with forbearance 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 cedit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbiarance missions	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: exposures wit forbearings measures	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: exposumes w forbearance measures	Of which: instruments with significant increase in credit risk 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 piest-due <= 90 days	Public guirantee received in the content of the COVID-19 chis	Enflows to non- performing exposures
Loans and advances with expired EBA-compliant monatoria	630	618	5	86	12	6		11	6	0	4	s	1	5	0	0	704	683	10	144	22	5		17	12	3		5	1	1		0
of which: Households	215	212	1	15	3	1	1	1	1	0		0	0	0	0	0	236	233	2	21	4	1	2	1		0		1	0	0	0	0
of which: Collaboralised by residential immovable property	183	190	1	10	2	1	1	1	0	0		0	0	0	0	0	198	196	1	13	3	1	1	0	۰	0		0	0		0	0
of which: Non-financial corporations	297	209	1	70		s	7	9	5	0	4	5	3	4	0	0	341	324	9	111	17	4	6	12		3	7	4	1	1	0	
of which: Small and Medium-sized Enterprises	244	236	1	57		s	7	9	4	0	4	s	3	4	0	٥	269	252	9	79	17	4	6	11	7	3	7	4	1	1	۰	۰
of which: Collaboralised by commercial immovable property	182	177	1	60	5	4	5	4	2	0	1	3	2	2	0	0	221	206	4	94	15	3	5	6	2	1	2	4	1	1		

								As of 31	(03/2021															As of 30	/06/2021							
	Gross i														Maximum amount of the guarantee that can be considered	Gross carrying amount														ř.	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 codit risk since initial recognition but not codit- impaired (Stage 2)	Non-performi	Of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: sopoiums with forbearance measures	Of which:		Of which: exposures with forbairance meissures	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 exposums		Purforming	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-parform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures will forbearance measures	Of which: bistruments with significant increase in credit risk since initial recognition but not credit-impained (Stage 2)		Of which: exposures with forbeinance measures	Of which: Unificity 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
Newly originated loans and advances subject to public guarantee schemes	222	216	0	73	6	0	6	2	2	0	1	1	0	1	100	0	237	223	0	72	15		13	3	1	٥	1	2	0	1	107	
of which: Households	4	4			0			0	0			0				0	4	3			0			0	۰			0				
of which: Collaboralised by residential immovable property		0			0			0	0			0				0	0				0			0				0				
of which: Non-financial corporations	193	188	0	65	6	۰	6	2	1	0	1	1		1	87	0	206	192	0	64	14	0	13	2	1	٥	1	2	0	1	93	
of which: Small and Medium-sized Enterprises	160	154			6			2	1			1				0	173	159			14			2	1			2				
of which: Collaboralised by commercial immovable property		0			0			0	0			0				0	11	11			0			0	۰			0				