



## 2022 EU-wide Transparency Exercise

<b>Bank Name</b>	AS LHV Group
<b>LEI Code</b>	529900JG015JC10LED24
<b>Country Code</b>	EE

This bank started reporting supervisory data to the EBA as of January 2022, therefore previous quarters are not available.

## 2022 EU-wide Transparency Exercise

### Key Metrics

AS LHV Group

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period			284	333	C 01.00 (r0020,c0010)	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			284	333	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period			319	368	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition			319	368	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period			394	443	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			394	443	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount			2,020	2,158	C 02.00 (r0010,c0010)	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			2,020	2,158	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition			14.05%	15.44%	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			14.05%	15.44%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition			15.78%	17.06%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			15.78%	17.06%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition			19.49%	20.54%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			19.49%	20.54%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital			6,457	6,530	C 47.00 (r0300,c0010)	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			4.94%	5.64%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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### Leverage ratio

AS LHV Group

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition			319	368	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition			319	368	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital			6,457	6,530	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital			6,457	6,530	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital			4.94%	5.64%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital			4.94%	5.64%	[A.2]/[B.2]	

		(in EUR, %)							
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION		
OWN FUNDS Transitional period	<b>A</b>	<b>OWN FUNDS</b>							
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>				<b>394</b>	<b>443</b>	C.01.00 (0050),(0050) Article 4(18) and 72 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)				284	333	C.01.00 (0020),(0050) Article 50 of CRR	
	A.1.2	Retained earnings				127	173	C.01.00 (0030),(0050) Article 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.3	Accumulated other comprehensive income				188	188	C.01.00 (0130),(0050) Article 36(1) points (c), 26(2) and 36(1) points (a) and (f) of CRR	
	A.1.4	Other Reserves				0	0	C.01.00 (0180),(0050) Article 4(20), 26(1) point (e) and 36(1) point (f) of CRR	
	A.1.5	Funds for general banking risk				5	5	C.01.00 (0200),(0050) Article 4(17) and 36(1) point (e) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital				0	0	C.01.00 (0210),(0050) Article 4(12), 36(1) point (f) and 36(1) point (j) of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters				0	0	C.01.00 (0220),(0050) Article 81 of CRR	
	A.1.8	( ) Intangible assets (including Goodwill)				0	0	C.01.00 (0230),(0050) Article 32 to 35 of and 36(1) point (j) of CRR	
	A.1.9	( ) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTIs				-15	-23	C.01.00 (0280),(0050) + C.01.00 (0470),(0050) + C.01.00 (0471),(0050) + C.01.00 (0472),(0050)	Article 4(13), 36(1) point (b) and 37 of CRR, Article 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.10	( ) IBB shortfall of credit risk adjustments to expected losses				0	0	C.01.00 (0370),(0050) Article 36(1) point (c) and 38 of CRR	
	A.1.11	( ) Defined benefit pension fund assets				0	0	C.01.00 (0380),(0050) Article 36(1) point (e), 40 and 159 of CRR	
	A.1.12	( ) Reciprocal cross holdings in CET1 Capital				0	0	C.01.00 (0390),(0050) Article 36(1) point (a) and 41 of CRR	
	A.1.13	( ) Excess deduction from AT1 items over AT1 Capital				0	0	C.01.00 (0400),(0050) Article 4(22), 36(1) point (g) and 44 of CRR	
	A.1.14	( ) Deductions related to assets which can alternatively be subject to a 1.250% risk weight				0	0	C.01.00 (0440),(0050) + C.01.00 (0460),(0050) + C.01.00 (0461),(0050) + C.01.00 (0462),(0050) + C.01.00 (0463),(0050) + C.01.00 (0464),(0050) + C.01.00 (0465),(0050) + C.01.00 (0466),(0050) + C.01.00 (0467),(0050) + C.01.00 (0468),(0050) + C.01.00 (0469),(0050) + C.01.00 (0470),(0050) + C.01.00 (0471),(0050) + C.01.00 (0472),(0050)	Article 4(3), 36(1) point (k) (i) and 89 to 91 of CRR, Article 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions ( )				0	0	C.01.00 (0440),(0050) Article 36(1) point (k) (i), 24(3) point (b), 24(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				-5	-5	C.01.00 (0480),(0050) Article 4(27), 36(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.16	( ) Deductible DTAs that rely on future profitability and arise from temporary differences				0	0	C.01.00 (0490),(0050) Article 36(1) point (c) and 38, Article 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				-4	-4	C.01.00 (0500),(0050) Article 4(27), 36(1) point (h), 43, 45, 47, 48(1) point (b), 4(1) (3) and 71 of CRR	
	A.1.18	( ) Amount exceeding the 17.65% threshold				0	0	C.01.00 (0510),(0050) Article 48 of CRR	
	A.1.18A	( ) Insufficient coverage for non-performing exposures				0	0	C.01.00 (0510),(0050) Article 36(1) point (m) and Article 470 of CRR	
	A.1.18B	( ) Minimum value commitment shortfalls				0	0	C.01.00 (0514),(0050) Article 36(1) point (n) and Article 133(2) of CRR	
	A.1.18C	( ) Other foreseeable tax charges				0	0	C.01.00 (0520),(0050) Article 36(1) point (l) of CRR	
	A.1.19	( ) Additional deductions of CET1 Capital due to Article 3 CRR				0	0	C.01.00 (0524),(0050) Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other				-12	0	C.01.00 (0520),(0050)	-
	A.1.21	Transitional adjustments				0	0	SAI (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)				0	0	C.01.00 (0520),(0050) Article 48(1) to (3), and 49 and 49 of CRR	-	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)				0	0	C.01.00 (0520),(0050) Article 479 and 480 of CRR	-	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)				0	0	C.01.00 (0520),(0050) Article 469 to 472, 478 and 481 of CRR	-	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>				<b>35</b>	<b>35</b>	C.01.00 (0530),(0050) Article 46 of CRR		
A.2.1	Additional Tier 1 Capital instruments				35	35	C.01.00 (0540),(0050) + C.01.00 (0570),(0050)	-	
A.2.2	( ) Excess deduction from T2 items over T2 capital				0	0	C.01.00 (0570),(0050)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions				0	0	C.01.00 (0600),(0050) + C.01.00 (0670),(0050) + C.01.00 (0671),(0050) + C.01.00 (0672),(0050) + C.01.00 (0673),(0050) + C.01.00 (0674),(0050) + C.01.00 (0675),(0050)	-	
A.2.4	Additional Tier 1 transitional adjustments				0	0	C.01.00 (0660),(0050) + C.01.00 (0661),(0050) + C.01.00 (0670),(0050)	-	
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>				<b>319</b>	<b>368</b>	C.01.00 (0050),(0050) Article 25 of CRR		
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>				<b>75</b>	<b>75</b>	C.01.00 (0570),(0050) Article 71 of CRR		
A.4.1	Tier 2 Capital instruments				75	75	C.01.00 (0570),(0050) + C.01.00 (0690),(0050)	-	
A.4.2	Other Tier 2 Capital components and deductions				0	0	C.01.00 (0590),(0050) + C.01.00 (0600),(0050) + C.01.00 (0601),(0050) + C.01.00 (0602),(0050) + C.01.00 (0603),(0050) + C.01.00 (0604),(0050) + C.01.00 (0605),(0050) + C.01.00 (0606),(0050) + C.01.00 (0607),(0050) + C.01.00 (0608),(0050) + C.01.00 (0609),(0050) + C.01.00 (0610),(0050) + C.01.00 (0611),(0050) + C.01.00 (0612),(0050) + C.01.00 (0613),(0050) + C.01.00 (0614),(0050) + C.01.00 (0615),(0050) + C.01.00 (0616),(0050) + C.01.00 (0617),(0050) + C.01.00 (0618),(0050) + C.01.00 (0619),(0050) + C.01.00 (0620),(0050) + C.01.00 (0621),(0050) + C.01.00 (0622),(0050) + C.01.00 (0623),(0050) + C.01.00 (0624),(0050) + C.01.00 (0625),(0050) + C.01.00 (0626),(0050) + C.01.00 (0627),(0050) + C.01.00 (0628),(0050) + C.01.00 (0629),(0050) + C.01.00 (0630),(0050) + C.01.00 (0631),(0050) + C.01.00 (0632),(0050) + C.01.00 (0633),(0050) + C.01.00 (0634),(0050) + C.01.00 (0635),(0050) + C.01.00 (0636),(0050) + C.01.00 (0637),(0050) + C.01.00 (0638),(0050) + C.01.00 (0639),(0050) + C.01.00 (0640),(0050) + C.01.00 (0641),(0050) + C.01.00 (0642),(0050) + C.01.00 (0643),(0050) + C.01.00 (0644),(0050) + C.01.00 (0645),(0050) + C.01.00 (0646),(0050) + C.01.00 (0647),(0050) + C.01.00 (0648),(0050) + C.01.00 (0649),(0050) + C.01.00 (0650),(0050) + C.01.00 (0651),(0050) + C.01.00 (0652),(0050) + C.01.00 (0653),(0050) + C.01.00 (0654),(0050) + C.01.00 (0655),(0050) + C.01.00 (0656),(0050) + C.01.00 (0657),(0050) + C.01.00 (0658),(0050) + C.01.00 (0659),(0050) + C.01.00 (0660),(0050) + C.01.00 (0661),(0050) + C.01.00 (0662),(0050) + C.01.00 (0663),(0050) + C.01.00 (0664),(0050) + C.01.00 (0665),(0050) + C.01.00 (0666),(0050) + C.01.00 (0667),(0050) + C.01.00 (0668),(0050) + C.01.00 (0669),(0050) + C.01.00 (0670),(0050) + C.01.00 (0671),(0050) + C.01.00 (0672),(0050) + C.01.00 (0673),(0050) + C.01.00 (0674),(0050) + C.01.00 (0675),(0050) + C.01.00 (0676),(0050) + C.01.00 (0677),(0050) + C.01.00 (0678),(0050) + C.01.00 (0679),(0050) + C.01.00 (0680),(0050) + C.01.00 (0681),(0050) + C.01.00 (0682),(0050) + C.01.00 (0683),(0050) + C.01.00 (0684),(0050) + C.01.00 (0685),(0050) + C.01.00 (0686),(0050) + C.01.00 (0687),(0050) + C.01.00 (0688),(0050) + C.01.00 (0689),(0050) + C.01.00 (0690),(0050) + C.01.00 (0691),(0050) + C.01.00 (0692),(0050) + C.01.00 (0693),(0050) + C.01.00 (0694),(0050) + C.01.00 (0695),(0050) + C.01.00 (0696),(0050) + C.01.00 (0697),(0050) + C.01.00 (0698),(0050) + C.01.00 (0699),(0050) + C.01.00 (0700),(0050) + C.01.00 (0701),(0050) + C.01.00 (0702),(0050) + C.01.00 (0703),(0050) + C.01.00 (0704),(0050) + C.01.00 (0705),(0050) + C.01.00 (0706),(0050) + C.01.00 (0707),(0050) + C.01.00 (0708),(0050) + C.01.00 (0709),(0050) + C.01.00 (0710),(0050) + C.01.00 (0711),(0050) + C.01.00 (0712),(0050) + C.01.00 (0713),(0050) + C.01.00 (0714),(0050) + C.01.00 (0715),(0050) + C.01.00 (0716),(0050) + C.01.00 (0717),(0050) + C.01.00 (0718),(0050) + C.01.00 (0719),(0050) + C.01.00 (0720),(0050) + C.01.00 (0721),(0050) + C.01.00 (0722),(0050) + C.01.00 (0723),(0050) + C.01.00 (0724),(0050) + C.01.00 (0725),(0050) + C.01.00 (0726),(0050) + C.01.00 (0727),(0050) + C.01.00 (0728),(0050) + C.01.00 (0729),(0050) + C.01.00 (0730),(0050) + C.01.00 (0731),(0050) + C.01.00 (0732),(0050) + C.01.00 (0733),(0050) + C.01.00 (0734),(0050) + C.01.00 (0735),(0050) + C.01.00 (0736),(0050) + C.01.00 (0737),(0050) + C.01.00 (0738),(0050) + C.01.00 (0739),(0050) + C.01.00 (0740),(0050) + C.01.00 (0741),(0050) + C.01.00 (0742),(0050) + C.01.00 (0743),(0050) + C.01.00 (0744),(0050) + C.01.00 (0745),(0050) + C.01.00 (0746),(0050) + C.01.00 (0747),(0050) + C.01.00 (0748),(0050) + C.01.00 (0749),(0050) + C.01.00 (0750),(0050) + C.01.00 (0751),(0050) + C.01.00 (0752),(0050) + C.01.00 (0753),(0050) + C.01.00 (0754),(0050) + C.01.00 (0755),(0050) + C.01.00 (0756),(0050) + C.01.00 (0757),(0050) + C.01.00 (0758),(0050) + C.01.00 (0759),(0050) + C.01.00 (0760),(0050) + C.01.00 (0761),(0050) + C.01.00 (0762),(0050) + C.01.00 (0763),(0050) + C.01.00 (0764),(0050) + C.01.00 (0765),(0050) + C.01.00 (0766),(0050) + C.01.00 (0767),(0050) + C.01.00 (0768),(0050) + C.01.00 (0769),(0050) + C.01.00 (0770),(0050) + C.01.00 (0771),(0050) + C.01.00 (0772),(0050) + C.01.00 (0773),(0050) + C.01.00 (0774),(0050) + C.01.00 (0775),(0050) + C.01.00 (0776),(0050) + C.01.00 (0777),(0050) + C.01.00 (0778),(0050) + C.01.00 (0779),(0050) + C.01.00 (0780),(0050) + C.01.00 (0781),(0050) + C.01.00 (0782),(0050) + C.01.00 (0783),(0050) + C.01.00 (0784),(0050) + C.01.00 (0785),(0050) + C.01.00 (0786),(0050) + C.01.00 (0787),(0050) + C.01.00 (0788),(0050) + C.01.00 (0789),(0050) + C.01.00 (0790),(0050) + C.01.00 (0791),(0050) + C.01.00 (0792),(0050) + C.01.00 (0793),(0050) + C.01.00 (0794),(0050) + C.01.00 (0795),(0050) + C.01.00 (0796),(0050) + C.01.00 (0797),(0050) + C.01.00 (0798),(0050) + C.01.00 (0799),(0050) + C.01.00 (0800),(0050) + C.01.00 (0801),(0050) + C.01.00 (0802),(0050) + C.01.00 (0803),(0050) + C.01.00 (0804),(0050) + C.01.00 (0805),(0050) + C.01.00 (0806),(0050) + C.01.00 (0807),(0050) + C.01.00 (0808),(0050) + C.01.00 (0809),(0050) + C.01.00 (0810),(0050) + C.01.00 (0811),(0050) + C.01.00 (0812),(0050) + C.01.00 (0813),(0050) + C.01.00 (0814),(0050) + C.01.00 (0815),(0050) + C.01.00 (0816),(0050) + C.01.00 (0817),(0050) + C.01.00 (0818),(0050) + C.01.00 (0819),(0050) + C.01.00 (0820),(0050) + C.01.00 (0821),(0050) + C.01.00 (0822),(0050) + C.01.00 (0823),(0050) + C.01.00 (0824),(0050) + C.01.00 (0825),(0050) + C.01.00 (0826),(0050) + C.01.00 (0827),(0050) + C.01.00 (0828),(0050) + C.01.00 (0829),(0050) + C.01.00 (0830),(0050) + C.01.00 (0831),(0050) + C.01.00 (0832),(0050) + C.01.00 (0833),(0050) + C.01.00 (0834),(0050) + C.01.00 (0835),(0050) + C.01.00 (0836),(0050) + C.01.00 (0837),(0050) + C.01.00 (0838),(0050) + C.01.00 (0839),(0050) + C.01.00 (0840),(0050) + C.01.00 (0841),(0050) + C.01.00 (0842),(0050) + C.01.00 (0843),(0050) + C.01.00 (0844),(0050) + C.01.00 (0845),(0050) + C.01.00 (0846),(0050) + C.01.00 (0847),(0050) + C.01.00 (0848),(0050) + C.01.00 (0849),(0050) + C.01.00 (0850),(0050) + C.01.00 (0851),(0050) + C.01.00 (0852),(0050) + C.01.00 (0853),(0050) + C.01.00 (0854),(0050) + C.01.00 (0855),(0050) + C.01.00 (0856),(0050) + C.01.00 (0857),(0050) + C.01.00 (0858),(0050) + C.01.00 (0859),(0050) + C.01.00 (0860),(0050) + C.01.00 (0861),(0050) + C.01.00 (0862),(0050) + C.01.00 (0863),(0050) + C.01.00 (0864),(0050) + C.01.00 (0865),(0050) + C.01.00 (0866),(0050) + C.01.00 (0867),(0050) + C.01.00 (0868),(0050) + C.01.00 (0869),(0050) + C.01.00 (0870),(0050) + C.01.00 (0871),(0050) + C.01.00 (0872),(0050) + C.01.00 (0873),(0050) + C.01.00 (0874),(0050) + C.01.00 (0875),(0050) + C.01.00 (0876),(0050) + C.01.00 (0877),(0050) + C.01.00 (0878),(0050) + C.01.00 (0879),(0050) + C.01.00 (0880),(0050) + C.01.00 (0881),(0050) + C.01.00 (0882),(0050) + C.01.00 (0883),(0050) + C.01.00 (0884),(0050) + C.01.00 (0885),(0050) + C.01.00 (0886),(0050) + C.01.00 (0887),(0050) + C.01.00 (0888),(0050) + C.01.00 (0889),(0050) + C.01.00 (0890),(0050) + C.01.00 (0891),(0050) + C.01.00 (0892),(0050) + C.01.00 (0893),(0050) + C.01.00 (0894),(0050) + C.01.00 (0895),(0050) + C.01.00 (0896),(0050) + C.01.00 (0897),(0050) + C.01.00 (0898),(0050) + C.01.00 (0899),(0050) + C.01.00 (0900),(0050) + C.01.00 (0901),(0050) + C.01.00 (0902),(0050) + C.01.00 (0903),(0050) + C.01.00 (0904),(0050) + C.01.00 (0905),(0050) + C.01.00 (0906),(0050) + C.01.00 (0907),(0050) + C.01.00 (0908),(0050) + C.01.00 (0909),(0050) + C.01.00 (0910),(0050) + C.01.00 (0911),(0050) + C.01.00 (0912),(0050) + C.01.00 (0913),(0050) + C.01.00 (0914),(0050) + C.01.00 (0915),(0050) + C.01.00 (0916),(0050) + C.01.00 (0917),(0050) + C.01.00 (0918),(0050) + C.01.00 (0919),(0050) + C.01.00 (0920),(0050) + C.01.00 (0921),(0050) + C.01.00 (0922),(0050) + C.01.00 (0923),(0050) + C.01.00 (0924),(0050) + C.01.00 (0925),(0050) + C.01.00 (0926),(0050) + C.01.00 (0927),(0050) + C.01.00 (0928),(0050) + C.01.00 (0929),(0050) + C.01.00 (0930),(0050) + C.01.00 (0931),(0050) + C.01.00 (0932),(0050) + C.01.00 (0933),(0050) + C.01.00 (0934),(0050) + C.01.00 (0935),(0050) + C.01.00 (0936),(0050) + C.01.00 (0937),(0050) + C.01.00 (0938),(0050) + C.01.00 (0939),(0050) + C.01.00 (0940),(0050) + C.01.00 (0941),(0050) + C.01.00 (0942),(0050) + C.01.00 (0943),(0050) + C.01.00 (0944),(0050) + C.01.00 (0945),(0050) + C.01.00 (0946),(0050) + C.01.00 (0947),(0050) + C.01.00 (0948),(0050) + C.01.00 (0949),(0050) + C.01.00 (0950),(0050) + C.01.00 (0951),(0050) + C.01.00 (0952),(0050) + C.01.00 (0953),(0050) + C.01.00 (0954),(0050) + C.01.00 (0955),(0050) + C.01.00 (0956),(0050) + C.01.00 (0957),(0050) + C.01.00 (0958),(0050) + C.01.00 (0959),(0050) + C.01.00 (0960),(0050) + C.01.00 (0961),(0050) + C.01.00 (0962),(0050) + C.01.00 (0963),(0050) + C.01.00 (0964),(0050) + C.01.00 (0965),(0050) + C.01.00 (0966),(0050) + C.01.00 (0967),(0050) + C.01.00 (0968),(0050) + C.01.00 (0969),(0050) + C.01.00 (0970),(0050) + C.01.00 (0971),(0050) + C.01.00 (0972),(0050) + C.01.00 (0973),(0050) + C.01.00 (0974),(0050) + C.01.00 (0975),(0050) + C.01.00 (0976),(0050) + C.01.00 (0977),(0050) + C.01.00 (0978),(0050) + C.01.00 (0979),(0050) + C.01.00 (0980),(0050) + C.01.00 (0981),(0050) + C.01.00 (0982),(0050) + C.01.00 (0983),(0050) + C.01.00 (0984),(0050) + C.01.00 (0985),(0050) + C.01.00 (0986),(0050) + C.01.00 (0987),(0050) + C.01.00 (0988),(0050) + C.01.00 (0989),(0050) + C.01.00 (0990),(0050) + C.01.00 (0991),(0050) + C.01.00 (0992),(0050) + C.01.00 (0993),(0050) + C.01.00 (0994),(0050) + C.01.00 (0995),(0050) + C.01.00 (0996),(0050) + C.01.00 (0997),(0050) + C.01.00 (0998),(0050) + C.01.00 (0999),(0050) + C.01.00 (1000),(0050) + C.01.00 (1001),(0050) + C.01.00 (1002),(0050) + C.01.00 (1003),(0050) + C.01.00 (1004),(0050) + C.01.00 (1005),(0050)		

## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

AS LHV Group

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>			1,815	1,939	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach			1,815	1,939	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach			0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach			0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB			0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>			2	3	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA			2	3	C 02.00 (r0640, c0010)
Settlement risk			0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)			0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)			4	15	C 02.00 (r0520, c0010)
Of which the standardised approach			4	15	C 02.00 (r0530, c0010)
Of which IMA			0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book			0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00*(c0010, c0100), C 24.00*(c0010, c0110))*12.5
Large exposures in the trading book			0	0	C 02.00 (r0680, c0010)
Operational risk			198	198	C 02.00 (r0590, c0010)
Of which basic indicator approach			198	198	C 02.00 (r0600, c0010)
Of which standardised approach			0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach			0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts			0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total			2,020	2,158	

<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>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.

**2022 EU-wide Transparency Exercise**  
**P&L**  
AS LHV Group

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income			33	66
Of which debt securities income			0	0
Of which loans and advances income			28	58
Interest expenses			7	13
(Of which deposits expenses)			7	13
(Of which debt securities issued expenses)			0	0
(Expenses on share capital repayable on demand)			0	0
Dividend income			0	0
Net Fee and commission income			10	21
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			0	0
Gains or (-) losses on financial assets and liabilities held for trading, net			0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net			-1	-2
Gains or (-) losses from hedge accounting, net			0	0
Exchange differences (gain or (-) loss), net			0	0
Net other operating income /(expenses)			0	0
<b>TOTAL OPERATING INCOME, NET</b>			<b>35</b>	<b>73</b>
(Administrative expenses)			16	34
(Cash contributions to resolution funds and deposit guarantee schemes)			1	3
(Depreciation)			1	3
Modification gains or (-) losses, net			0	0
(Provisions or (-) reversal of provisions)			0	0
(Payment commitments to resolution funds and deposit guarantee schemes)			0	0
(Commitments and guarantees given)			0	0
(Other provisions)			0	0
Of which pending legal issues and tax litigation <sup>1)</sup>			0	0
Of which restructuring <sup>2)</sup>			0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2)</sup>			0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)			1	0
(Financial assets at fair value through other comprehensive income)			0	0
(Financial assets at amortised cost)			1	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)			0	0
(of which Goodwill)			0	0
Negative goodwill recognised in profit or loss			0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates			0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations			0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>			<b>15</b>	<b>32</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>			<b>12</b>	<b>26</b>
Profit or (-) loss after tax from discontinued operations			0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>			<b>12</b>	<b>26</b>
Of which attributable to owners of the parent			12	25

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

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

**2022 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

AS LHV Group

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
ASSETS:																	
Cash, cash balances at central banks and other demand deposits									3,214				2,704				IAS 1.54 (f)
Financial assets held for trading									0	0	0	0	4	4	0	0	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss									467	467	0	0	1	1	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss									0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income									0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost									2,794				3,756				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting									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				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>									40				66				
<b>TOTAL ASSETS</b>									<b>6,516</b>				<b>6,531</b>				IAS 1.9(a), I.G 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".

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References			
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</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 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 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 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				
Breakdown of financial assets by instrument and by counterparty sector <sup>2</sup>																												
Financial assets at fair value through other comprehensive income	Debt securities																0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)		
	Loans and advances																0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)		
Financial assets at amortised cost	Debt securities																0	0	0	0	0	0	480	0	0	Annex V.Part 1.31, 44(b)		
	Loans and advances																2,461	339	13	-9	-8	-2	2,961	323	10	-9	-8	-2

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

<sup>(2)</sup> 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.

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

AS LHV Group

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading			0	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>			0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss			0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost			6,170	6,120	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	Accounting Directive art 8(3)
Derivatives – Hedge accounting			0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk			0	0	IAS 39.89A(b); IFRS 9.6.5.8
Provisions			2	2	IAS 37.10; IAS 1.54(l)
Tax liabilities			4	2	IAS 1.54(n-o)
Share capital repayable on demand			0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities			4	21	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale			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	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>			<b>6,180</b>	<b>6,146</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>			<b>336</b>	<b>385</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>			<b>6,516</b>	<b>6,531</b>	IAS 1.IG6

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

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

AS LHV Group

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives				0	0	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments			0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities			0	0	Annex V.Part 1.31
Deposits	Central banks			197	147	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits			197	147	ECB/2013/33 Annex 2.Part 2.9.1
	General governments			183	177	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits			161	158	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions			25	17	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits			25	17	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations			2,163	2,080	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits			2,147	2,065	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations			2,053	2,090	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits			1,964	2,090	ECB/2013/33 Annex 2.Part 2.9.1
	Households			1,097	1,112	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits			1,061	1,081	Annex V.Part 1.42(f), 44(c)	
Debt securities issued				450	350	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued				249	249	Annex V.Part 1.37
Other financial liabilities				3	146	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>				<b>6,170</b>	<b>6,120</b>	





## 2022 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

AS LHV Group

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	Secured by mortgages on immovable property								
	of which: SME								
	Exposures in default								
	Items associated with particularly high risk								
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)									
Equity									
Other exposures									
Standardised Total <sup>2</sup>									

<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).

<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

## 2022 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

AS LHV Group

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		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
(mln EUR, %)									
Consolidated data	Central governments or central banks	3,704	3,639	0		3,581	3,523	0	
	Regional governments or local authorities	95	95	19		90	90	18	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	8	0		0	8	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	45	45	9		61	61	12	
	Corporates	1,875	1,410	1,179		1,956	1,520	1,271	
	of which: SME	1,690	1,268	1,043		1,770	1,370	1,128	
	Retail	490	332	220		522	351	234	
	of which: SME	211	173	101		225	182	106	
	Secured by mortgages on immovable property	872	871	305		935	934	327	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	13	11	15	2	10	8	11	2
	Items associated with particularly high risk	33	31	47		33	31	46	
	Covered bonds	2	2	0		2	2	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	23	23	23		23	23	22		
	<b>Standardised Total <sup>2</sup></b>	<b>7,151</b>	<b>6,466</b>	<b>1,817</b>	<b>20</b>	<b>7,213</b>	<b>6,551</b>	<b>1,942</b>	<b>20</b>

<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).

<sup>(2)</sup> Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



## 2022 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

AS LHV Group

		IRB Approach								
		As of 30/09/2021				As of 31/12/2021				
		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	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	(mln EUR, %)									
	<b>Central banks and central governments</b>									
	<b>Institutions</b>									
	<b>Corporates</b>									
	Corporates - Of Which: Specialised Lending									
	Corporates - Of Which: SME									
	<b>Retail</b>									
	<b>Retail - Secured on real estate property</b>									
	Retail - Secured on real estate property - Of Which: SME									
	Retail - Secured on real estate property - Of Which: non-SME									
<b>Retail - Qualifying Revolving</b>										
<b>Retail - Other Retail</b>										
Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME										
<b>Equity</b>										
<b>Other non credit-obligation assets</b>										
<b>IRB Total <sup>2</sup></b>										

<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).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

## 2022 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

AS LHV Group

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		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		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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			
<b>IRB Total <sup>2</sup></b>			<b>0</b>					<b>0</b>			

<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).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.











## 2022 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

AS LHV Group

As of 31/12/2021

(min EUR)		Direct exposures											Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal		Provisions
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa													
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others													

**Notes and definitions**

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

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

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

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

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

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

**Regions:**

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

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

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

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

(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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP











**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

AS LHV Group

As of 30/06/2022

(min EUR)		Direct exposures											Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal		Provisions	
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Africa														
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Others														

**Notes and definitions**

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

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

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

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

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

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

Regions:

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

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

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

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

(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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2022 EU-wide Transparency Exercise  
 Performing and non-performing exposures  
 AS LHV Group

	As of 30/09/2021							As of 31/12/2021									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>			Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>			Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>			
			Of which: defaulted	Of which Stage 3		Of which Stage 3					Of which: defaulted	Of which Stage 3		Of which Stage 3			
<b>Cash balances at central banks and other demand deposits</b>																	
<b>Debt securities (including at amortised cost and fair value)</b>																	
Central banks																	
General governments																	
Credit institutions																	
Other financial corporations																	
Non-financial corporations																	
<b>Loans and advances (including at amortised cost and fair value)</b>																	
Central banks																	
General governments																	
Credit institutions																	
Other financial corporations																	
Non-financial corporations																	
of which: small and medium-sized enterprises																	
of which: Loans collateralised by commercial immovable property																	
Households																	
of which: Loans collateralised by residential immovable property																	
of which: Credit for consumption																	
<b>DEBT INSTRUMENTS other than MPT</b>																	
<b>OFF-BALANCE SHEET EXPOSURES</b>																	

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

<sup>(2)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

<sup>(3)</sup> Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.

<sup>(4)</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 FMRP framework (Articles F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - 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 FMRP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(5)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit engaged at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## 2022 EU-wide Transparency Exercise

### Forborne exposures

AS LHV Group

(min EUR)	As of 30/09/2021				As of 31/12/2021							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which 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	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 on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
<b>Cash balances at central banks and other demand deposits</b>												
<b>Debt securities (including at amortised cost and fair value)</b>												
Central banks												
General governments												
Credit institutions												
Other financial corporations												
Non-financial corporations												
<b>Loans and advances (including at amortised cost and fair value)</b>												
Central banks												
General governments												
Credit institutions												
Other financial corporations												
Non-financial corporations												
of which: small and medium-sized enterprises												
Households												
<b>DEBT INSTRUMENTS other than HFT</b>												
<b>Loan commitments given</b>												
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>												
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>												

<sup>1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>2)</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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

<sup>3)</sup> 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 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

AS LHV Group

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which 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 non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln 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	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	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	88	11	4	2	0	0	81	9	4	1	0	0
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	47	3	4	1	0	0	42	3	3	1	0	0
of which: small and medium-sized enterprises	35	3	1	1	0	0	30	3	1	1	0	0
Households	41	8	1	1	0	0	39	6	1	1	0	0
DEBT INSTRUMENTS other than HFT	88	11	4	2	0	0	81	9	4	1	0	0
Loan commitments given	4	0	0	0	0	0	2	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- 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.

(3) 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 5% or above.



**2022 EU-wide Transparency Exercise**  
**Collateral valuation – loans and advances**  
AS LHV Group

(m€ EUR)	As of 31/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022					
	Loans and advances		Loans and advances		Loans and advances		Loans and advances		Loans and advances		Loans and advances		Loans and advances					
	Performing	of which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount									2,813	2,800	1	13	12	3,294	3,284	2	10	9
Of which secured									2,813	2,800	1	13	12	3,294	3,284	2	10	9
Of which secured with immovable property									1,092	1,091	0	2	2	1,181	1,180	0	1	1
Of which instruments with LTV higher than 50% and lower or equal to 80%									0	0	0	0	0	0	0	0	0	0
Of which instruments with LTV higher than 80% and lower or equal to 100%									0	0	0	0	0	0	0	0	0	0
Of which instruments with LTV higher than 100%									0	0	0	0	0	0	0	0	0	0
Accumulated impairment for secured assets									19	17	0	2	2	19	17	0	2	2
Collateral																		
Of which value capped at the value of exposure									0	0	0	0	0	2,283	2,276	0	8	0
Of which immovable property									0	0	0	0	0	1,950	1,943	0	7	0
Of which value above the cap									0	0	0	0	0	1,026	1,017	0	8	0
Of which immovable property									0	0	0	0	0	961	954	0	8	0
Financial guarantees received									0	0	0	0	0	38	38	0	0	0
Accumulated partial write-off									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 5% or above.