

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

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Key Metrics

Bank of Valletta Plc

(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
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	946	985	982	894	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	946	985	982	894	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	946	985	982	894	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	946	985	982	894	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,109	1,149	1,144	1,057	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	1,109	1,149	1,144	1,057	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
Risk exposure amounts						
Total risk exposure amount	4,442	4,500	4,461	4,394	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	4,442	4,500	4,461	4,394	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	21.30%	21.90%	22.00%	20.34%	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	21.30%	21.90%	22.00%	20.34%	(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	21.30%	21.90%	22.00%	20.34%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.30%	21.90%	22.00%	20.34%	(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	24.97%	25.53%	25.65%	24.06%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.97%	25.53%	25.65%	24.06%	(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))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	14,194	14,632	14,749	14,597	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	6.67%	6.73%	6.66%	6.12%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Bank of Valletta Plc

_	(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	946	985	982	894	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	946	985	982	894	C 47.00 (r0310,c0010)	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	14,194	14,632	14,749	14,597	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	14,194	14,632	14,749	14,597	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.67%	6.73%	6.66%	6.12%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.67%	6.73%	6.66%	6.12%	[A.2]/[B.2]	

EBA IIII 2022 EU-wide Transparency Exercise Capital Bank of Valletta Pic

		(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
	*	OWN FUNDS	1,109	1,149	1,144	1,057	C 05.00 (r0010,c0010)	Articles 4(118) and 72 of ORR
	A.1	transitional adjustments)	946	985	982	894	C 01.00 (r0020,c0010)	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 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	325	359	358	314	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	10	9	8	5	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	44	49	49	49	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	4	3	3	3	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CBR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1	-1	-1	-1	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwil) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-30	-32	-34	-37	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CI8t. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
	A.1.9	associated DTLs	0	0	0	-46	C 01.00 (r0370,c0010)	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 (r0380,c0010)	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 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CBR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	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	$\begin{array}{l} C \ 01.00 \ (r0450,c0010) + C \ 01.00 \\ (r0460,c0010) + C \ 01.00 \ (r0470,c0010) \ + C \\ 01.00 \ (r0471,c0010) + C \ 01.00 \ (r0472,c0010) \end{array}$	$\label{eq:constraints} \begin{array}{l} \mbox{Articles}~ 6(36),~ 36(1)~ point~ (k)~ (l)~ and~ 30~ to~ 51~ of CRR; ~ Articles~ 36(1)~ point~ (k)~ (l),~ 24(1)~ point~ (k)~ point~ 258~ of CRR; ~ Articles~ 36(1)~ point~ k)~ (m)~ and~ 378(5)~ of CRR; ~ Articles~ 36(1)~ point~ k)~ (m)~ and~ 155(4)~ of CRR,~ 35(1)~ point~ k)~ (m)~ and~ 35(1)~ point~ k)~ (m)~ and~ 35(1)~ point~ k)~ (m)~ and~ 35(2)~ of CRR,~ 35(2)~ point~ k)~ (m)~ and~ 35(2)~ point~ k)~ (m)~ and~ 35(2)~ of CRR,~ 35(2)~ point~ k)~ (m)~ and~ 35(2)~ point~ $
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 40 (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 (r0490,c0010)	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 (r0500,c0010)	eq:Articles 4(27): 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CBR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CBR
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-39	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	-36	-36	-26	C 01.00 (r0529,c0010)	
	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 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	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 (r0530,c0010)	Article 61 of CBR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	$\begin{array}{l} C & 0.60 & (\mbox{-}0680, \mbox{-}0010) + C & 01.00 \\ (\mbox{-}0700, \mbox{-}0010) + C & 01.00 & (\mbox{-}0710, \mbox{-}0010) \\ - 1.00 & (\mbox{-}0740, \mbox{-}0010) + C & 0.0 & (\mbox{-}0744, \mbox{-}0010) \\ + C & 01.00 & (\mbox{-}0748, \mbox{-}0010) \end{array}$	
	A.2.4	Additional Ter 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	946	985	982	894	C 01.00 (r0015,c0010)	Article 25 of CBR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	163	163	163	163	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	163	163	163	163	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	$\begin{array}{l} C \ 01.00 \ (r0910,c0010) + C \ 01.00 \\ (r0930,c0010) + C \ 01.00 \ (r0930,c0010) + C \\ 01.00 \ (r0940,c0010) + C \ 01.00 \ (r0950,c0010) \\ 01.00 \ (r0970,c0010) + C \ 01.00 \ (r0974,c0010) + C \\ 01.00 \ (r0974,c0010) \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN EUNDS	в	TOTAL RISK EXPOSURE AMOUNT	4,442	4,500	4,461	4,394	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	21.30%	21.90%	22.00%	20.34%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.30%	21.90%	22.00%	20.34%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	24.97%	25.53%	25.65%	24.06%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	946	985	982	894	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	21.30%	21.90%	22.00%	20.34%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to 1FRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Montella	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

(1)The fully loaded CET1 cable is an estimate calculated based on basic's apportancy reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not biase into account in this calculation. Fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratios acclering to the carticolation basics e.e. in their PIIar 3 declosure

Overview of Risk exposure amounts

Bank of Valletta Plc

		RW	As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	3,952	4,020	3,988	3,916	C 02.00 (n044, n0010) -{C 07.00 (n0400, n2020, s001) + C 07.00 (n0110, n220, s001) + C 07.00 (n0130, n220, s001) + C 07.00 (n040, n280, s001) + C 08.01 (n0400, n280, s001) + C 08.01 (n0400, n280, s002) + C 08.01 (n0400, n280) + C 08.01 (n0400) + C 08.0
Of which the standardised approach	3,952	4,020	3,988	3,916	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	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r006 c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r00 c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	3	2	2	3	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0226, s002) + C 08.01 (r0050, c0256, s002) +
Credit valuation adjustment - CVA	1	1	1	1	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	23	22	20	24	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2	2	2	1	C 02.00 (r0520, c0010)
Of which the standardised approach	2	2	2	1	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	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(r0010,c0100),C 24.00(r0010, c0110))*12.5
arge exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	462	453	449	449	C 02.00 (r0590, c0010)
Of which basic indicator approach	462	453	449	449	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
fotal	4,442	4,500	4,461	4,394	

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

EBA EUROPEAN BANKING AUTHORITY



2022 EU-wide Transparency Exercise P&L Bank of Valletta Plc

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	141	195	48	105
Of which debt securities income	15	22	6	12
Of which loans and advances income	126	172	42	93
Interest expenses	29	39	9	17
(Of which deposits expenses)	8	11	2	4
(Of which debt securities issued expenses)	4	6	1	3
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	1	0	0
Net Fee and commission income	53	75	18	37
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	-4	-5	-4	-7
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	2	1	0	1
Gains or (-) losses from hedge accounting, net	4	5	4	7
Exchange differences [gain or (-) loss], net	7	9	2	5
Net other operating income /(expenses)	0	0	0	0
TOTAL OPERATING INCOME, NET	175	243	59	131
(Administrative expenses)	121	161	35	75
(Cash contributions to resolution funds and deposit guarantee schemes)	10	15	4	8
(Depreciation)	15	20	5	10
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	103
(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	103
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-6	-19	-7	9
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-6	-19	-7	9
(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	11	14	1	-4
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	46	81	22	-77
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	34	56	14	-51
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	34	56	14	-51
Of which attributable to owners of the parent	34	56	14	-51

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

Total Assets: fair value and impairment distribution

Bank of Valletta Plc

(min EUR)	٨	ls of 30/09/20	21			As of 31,	/12/2021			As of 31,	03/2022			As of 30	/06/2022		
		Fa	ir value hieraro	chy		Fa	ir value hierar	:hy		Fa	ir value hierar	chy		Fa	ir value hierar	ihy	
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	4,347				4,777				4,585				4,185				IAS 1.54 (i)
Financial assets held for trading	2	0	2	0	1	0	1	0	1	0	1	0	5	0	5	0	IFRS 7.8(a)(ii); IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	34	1	11	23	32	1	11	21	33	0	11	21	34	0	13	20	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	112	1	111	0	106	1	105	0	97	1	96	0	90	1	89	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	457	86	371	0	314	159	155	0	456	143	313	0	570	224	347	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	8,509				8,654				8,863				9,018				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	461				475				461				488				
TOTAL ASSETS	13,921				14,358				14,496				14,391				IAS 1.9(a), IG 6

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

(min i	EUR)		A	s of 30/09/20	21					As of 31	/12/2021					As of 31/	03/2022					As of 30,	/06/2022			
		Gross carry	ing amount ⁽²⁾		Accun	ulated impair	ment ⁽²⁾	Gros	s carrying amou	nt ⁽²⁾	Accum	nulated impain	ment ⁽²⁾	Gros	as carrying amou	int ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	Gros	carrying amo	unt ⁽²⁾	Accun	nulated impairn	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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 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	credit risk since	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk sincu initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	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	References
Financial assets at fair value through other		437	0	0	0	0	0	295	0	0	0	0	0	438	0	0	0	0	0	553	0	0	0	0	0	Annex V.Part 1.31, 44(b)
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	3,369	31	0	-1	0	0	3,413	31	0	-1	0	0	3,442	36	0	-1	0	0	3,480	31	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	4,428	624	230	-23	-33	-115	4,519	633	222	-24	-20	-120	4,647	659	239	-16	-19	-125	4,803	662	219	-25	-31	-122	Annex V.Part 1.32, 44(a)

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

(2) 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.

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Breakdown of liabilities

Bank of Valletta Plc

(min EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	7	5	1	1	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	12,483	12,900	13,042	13,071	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	14	12	9	6	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	134	123	120	40	IAS 37.10; IAS 1.54(I)
Tax liabilities	6	7	7	7	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	168	184	177	195	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	12,811	13,232	13,356	13,320	IAS 1.9(b);IG 6
TOTAL EQUITY	1,110	1,126	1,140	1,071	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	13,921	14,358	14,496	14,391	IAS 1.IG6

(1) 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 liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		21	18	10	7	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
	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	500	500	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	349	371	389	375	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	341	365	385	371	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	66	60	56	43	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	38	42	47	33	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	480	482	453	522	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	296	296	295	389	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,874	3,168	3,152	3,014	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	2,748	3,046	3,047	2,917	ECB/2013/33 Annex 2.Part 2.9.1
	Households	8,051	8,156	8,330	8,454	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	7,009	7,153	7,533	7,837	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: Subordin	nated 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
TOTAL FINANCIAL LIABILITIES		12,504	12,918	13,052	13,078	

EBA ELECTEAN

2022 EU-wide Transparency Exercise

Bank of Valletta Plc

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			VaR (Memorandum item) STRESSED VaR (Memora		Memorandum item)	AND MI	NTAL DEFAULT GRATION RISK AL CHARGE	FOR CTP			VaR <i>(Memora</i>	andum item)	STRESSED VaR (Memorandum		INCRE DEFAU MIGRAT CAPITAL	LT AND ION RISK	ALL PRICE	RISKS CAPITA FOR CTP				
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		E FLOOR	12 WEEKS AVERAGE 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 AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
Ī	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/1	2/2021					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	ő	0	ő	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	2	2	0	0	0	0							0	0	0	0						
Total	2	2	ő	ŏ	ő	ő	0	0	0	0	0	0	ő	ŏ	ő	ŏ	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022			•	As of 31/	03/2022									As of 30/0	6/2022					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	2	1	0	0	0	0							0	0	0	0						
commonicariak	0	0	0	0	0	0							0	U	Ő	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 OV1 template.



EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Bank of Valletta Pic

					Standardise	d Approach								
			As of 30/09/2021 As of 31/12/2021											
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	(min EUR, %)													
	Central governments or central banks	6,225	6,156	1		6,588	6,532	0						
	Regional governments or local authorities Public sector entities	96 73	93 192	11 37		78	75	8						
	Public sector entities Multilateral Development Banks	288	288	37		289	289	3/						
	International Organisations	93	93	0		102	102	ő						
	Institutions	1,370	1,345	439		1,362	1,340	399						
	Cornorates	2,824	1.285	1.077		2.973	1.479	1.245						
	of which: SMF	2.032	856	647		2,213	1.068	824						
	Retail	1,567	843	605		1,577	900	645						
Consolidated data	of which: SME	122	120	62		135	133	70						
Consolidated data	Secured by mortgages on immovable property	2,544	2,539	926		2,370	2,369	855						
	of which: SME	491	490	193		308	308	118						
	Exposures in default	252	107	116	112	247	95	104	114					
	Items associated with particularly high risk	160	71	107		162	70	105						
	Covered bonds	0	0	0		0	0	0						
	Claims on institutions and comprates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0							
	Collective investments undertakings (CLU) Faulty	197	197	237		196	196	233						
	Eduity Other exposures	504	197	399		524	387	233						
	Standardised Total ²	16.193	13.582	3,954	325	16.542	14.034	4.023	320					
,		(*) Original exposure, unlike Exp												

¹⁰ Obgring appears, while Dposers wing is reported before taking the account any effect due to outil conversion factors or out nin implants holysams (e.g. substitution effects). ¹⁰ Specificades To due not include the Socialization possions wink in the majore to the 322 andexams. ¹⁰ Objet from and elevant countries are dueloade. These have selected under the lisibility gales Cauthies of countries provide a to 55% of third integring deposers or Tog 15 countries ranked by anglesd gales. ¹⁰ ¹⁰ Objet from a select countries are dueloade. These have selected under the lisibility gales Cauthies of countries provide ages or Tog 15 countries in animal of provide ages of the selected and and animal.

					Standardise	d Approach			
			As of 30,	/09/2021			As of 31/	12/2021	
	(min EUR, %)	Original Exposure ³	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	Central governments or central banks	5,407	5,339	0		5,687	5,631	0	
	Regional governments or local authorities	41	38			36	33	0	
	Public sector entities	73	192	37		73	198	37	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	39	13	17		44	21	4	
	Corporates	2,600	1,060	945		2,771	1,278	1,127	
	of which: SME	2,029	853			2,209 1,573	1,065	821 643	
	Retail of which: SME	1,562	839			1,5/3	133	643	
MALTA	or which: SME Secured by morthanes on immovable property	2,529	2,524			2,355	2.354	849	
	of which: SME	491	2,524			2,335	2,354	118	
	Exposures in default	249	105		110	244	93	102	1
	Items associated with particularly high risk	160	71			162	70	105	-
	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	163	163			165	165	202	
	Other exposures	504	374	399		524	387	390	
	Standardized Total ²				323				31

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		Standardised Approach							
			As of 30,	09/2021			As of 31	/12/2021	
	(min EJR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	197	197	0		197	197	0	
	Regional governments or local authorities	25	25	5		25	25	5	
	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	102	102	28		75	75	22	
	Corporates	34	34	24		34	34	24	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
GERMANY	of which: SME	0	0	0		0	0	0	
GERMAN	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	

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					Standardisi	ed Approach			
			As of 30	09/2021			As of 31	/12/2021	
	(min 208. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Casing a covernments or casing tasks Regional governments Regional governments Regional covernments Regional covernments Regional covernments Regional covernments Regional covernments Covernments Regional covernments Regional covern	0 0 288 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 288 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 289 58 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 289 55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²								

The second second

		Standardised Approach							
			As of 30,	09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Central asseruments or central basis Andre sameruments or basis al subsoftes basis of the second second second basis of the second second second second basis of the second second second second second second of second second second second second second second second of second	966 3 0 171 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	965 3 3 0 0 191 191 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 1 0 0 62 11 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	120 3 0 0 157 17 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	122 3 0 0 157 157 157 157 157 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 55 55 11 1 1 1 1 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total ²	0		0	0	0	٥	°	
		(*) Original exposure, unlike Ex				s or credit risk mitigation techniq			

⁻⁻ Urgala appears, Unios Exposient vaux, in reported bench taking into account any error due to cree (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, but includes general credit risk adjustments.

ition techniques (e.g. substitution errec ints (AVAs) and other own funds reduc



EBA REFERENCE 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Bank of Valletta Plc

		Standardised Approach								
			As of 30,	09/2021			As of 31,	/12/2021		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %) Central governments or central banks	109	109	0		109	109	0		
BELGIUM	Entra anomenica e constra anomenica Andia esta esta esta esta esta esta esta est	0 0 0 4 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 10 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		109 0 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 6 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Them associated with articularly high risk Covered bonds Chains on institutions and coversites with a ST credit assessment Collective investments undertakings (CUU) Eaulty Other associates	0 0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0		
	Standardised Total ²				0	or credit risk mitigation technic				

ation techniques (e.g. substitution effects). ents (AVAs) and other own funds reductions related to the Total value adjustments and provisions per country of counterparty excludes those for securitisation osuns, but includes general credit risk adjustments. ures, additional valuation adjust

					Standardisi	ed Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	(mb EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SPAIN	Could anorements of could always Redection of the out always of the out Redection of the out of the out always of the out of the out of the out always of the out of the out	83 0 0 53 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	83 0 0 53 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	103 0 0 49 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2028 0 0 49 49 0 0 0 0 0 0 0 0 0 0 0 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 ²		0		0				0

⁽¹⁾ Objinal appearse unlike Epocarse value, in reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total wind adjustments concell mode add provides and concertain the second state adjustments (RMA) and other own funds reductions related to the concertainty of counterparty encludes those for second tradition adjustments (RMA) and other own funds reductions related to the

		Standardised Approach								
			As of 30/	09/2021			As of 31,	/12/2021		
	(min 518, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	
	Central governments or central banks	14	14	0		14	14	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	181	181	59		155	155	51		
	Corporates	30	30	15		30	30	15		
	of which: SME	0	0	0		0	0	0		
	Retail	1	1	0		1	1	0		
LINITED KINGDOM	of which: SME Secured by mortoaces on immovable property	0	0	0		0	0	0		
ONTITED KINGDOM	Secured by mortoages on immovable property	4	4	1		4	4	1		
		0	0	0		0	0	0		
	Exposures in default	1	1	1	1	1	1	1	1	
	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		
	Eauity	0	0	0		0	0	0		
1	Other exposures	0	0	0		0	0	0		

					Standardise	d Approach			
			As of 30,	09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
AUSTRIA	Caninal assemments or central basis Residual conversion for local atheritiss Pacina conversion Pacina conversion Linearchicol Seguiratations Linearchicol Seguiratations Conversion Seguiratations Facility of the Conversion Seguiratations Facility of the Conversion Seguiratations Conversion Seguiratatione		91 0 0 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	97 0 0 32 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	97 0 0 132 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0

Control sectors which is sourced before takes the source process from a could be a source of the source source is a solution of the could be a source of the source source is a solution of the source of the source source is a solution of the source o

			As of 30	09/2021			As of 31,	/12/2021		
	(min EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²	
	Central governments or central banks	56	56	0		88	88	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	/9	/9	16		96	96	19		
	Corporates			u 0		u o	0	0		
	of which: SME Retail			u 0		u o	0	0		
	of which: SME			0		0	0	0		
ITALY	Secured by mortgages on immovable property		2	1		2	2			
	of which: SME	â					1			
	Exposures in default			0	0	0	0			
	Items associated with particularly high risk	0		0		0	0	0		
	Covered bonds	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	StandardEed Total ²									

⁽¹⁾ Objinal opsoure, unlike Exposure value, is reported before taking into account any effect due to endst conversion factors or outil risk mitogenes (e.g. substances effects).
(2) Total value adjustments and provinting per country of construption periodices for securitisation exposure, additional valuation adjustments (AVAA) and other cons funds eductions related to the exposure, biol relational valuation adjustments.

					Standardise	ed Approach				
			As of 30,	09/2021			As of 31,	12/2021		
	(min 202. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUE, %) Central governments or central banks	24	24	0		24	24			
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities									
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	72	72	21		44	44	15		
	Corporates	35	35	15		34	34	15		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
NETHERLANDS	of which: SME	0	0	0		0	0	0		
HE MERE WOO	Secured by mortgages on immovable property	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default Items associated with particularly high risk	0		0	0	0	0	0	U	
	Covered bonds	0	0	0		0	0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		0		0	0			
	Equity	0	ů	0		0	0	ů		
	Other exposures	0		0		0	0	0		
	Standardised Total ²				0				0	
-	⁽¹⁾ Original account, unlike Ensures value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitigation technicase (e.g. substitution effects).									

¹¹⁰ Obtained assours, while Subservation is recented before takens the account any effect due to conflict conversion fectors or cost on instanton indicesson (e.k. substitution effects). (2) Total view adjustment and granizing any excessive of examplement produces to the substitution effects).



EBA Lever 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Bank of Valletta Pic

					Standardise	d Approach			
			As of 31/	03/2022			As of 30,	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min ELR, %)								
	Central governments or central banks	6,724	6,669	0		6,595	6,541	0	
	Regional governments or local authorities	79	76 196	8		76 72	73	8	
	Public sector entities Multilateral Development Banks	282	282	30		295	296	30	
	Multilateral Development Banks International Organisations	130	130	0		157	157	0	
	Institutions	1,258	1,235	370		1,153	1,131	351	
	Corporates	2,780	1,333	1,123		2,747	1,291	1,104	
	of which: SME	2,053	945	720		2.024	931	702	
	Retail	1,648	948	679		1.663	972	698	
Concellidated date	of which: SME	144	141	74		136	133	69	
Consolidated data	Secured by mortgages on immovable property	2,535	2,534	923		2,635	2,629	958	
	of which: SME	426	426	168		498	497	196	
	Exposures in default	272	107	116	122	245	88	95	119
	Items associated with particularly high risk	137	70	105		156	71	106	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and cornoratos with a ST credit associment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	196	196	233		191	191	233	
	Equity	196	196	233		191	191	233	
	Other exposures Standardised Total ²	16.640	14.160	3.989	319	16.536	13.981	3.919	390
		(1) Original exposure, unlike Ex-							390

(1) Order despense, vicie France vices is sourced france keep or source and source

					Standardise	d Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(m) 5.8, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	5.716	5,662	0		5,447	5.393	0	
	Regional governments or local authorities	40	37			35	32	0	
	Public sector entities	72	196	36		72	189	36	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	45	22	4		35	13	4	
	Corporates	2,582	1,135	1,004		2,583	1,128	1,001	
	of which: SME	2,041	933	710		2,012	920	692	
	Retail	1,644	943	676		1,659	968	696	
MALTA	of which: SME	144	141	74		136 2,619	133 2.612	69	
1042174	Secured by mortoages on immovable property of which: SME	2,518 426	2,518 426	917 168		2,619 498	2,612	952 196	
	or which: SHE Exposures in default	425	425	168	121	498	497 87	196	119
	Items associated with particularly high risk	137	203	105		156	71	105	117
	Covered bonds	1.37	,0	100				100	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	165	165	201		158	158	200	
	Other exposures	527	384	397		549	353	329	
	Standardised Total ²				317				389

array and the second seco

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(mh 201, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	219	219	0		275	275	0	
	Regional governments or local authorities	25	25	5		25	25	5	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		171	0 171	0	
	Institutions	154	154	35		1/1	1/1	40	
	Corporates of which: SME	27	2/	21		2/	2)	21	
	Retail	0	0	0			0	0	
05014104	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	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)	0	0	0		0	0	0	
	Eaulty Other emotiones	0	0	0		0	0	0	
	Standardised Total ²		Ŭ		0		0	Ű	0

Oppringene, ville Epener ville, a produkt bleta tidag tels soziar av effet date te mell somerine fadare er cell nå englønerine bringen (på abstitute effets).
 Of and ville abstitute and protocorps recorder på englønerine protocorps, bitterind villedate generine, på abstitute effets).
 Of and ville abstitute effets).

					Standardise	ed Approach			
			As of 31,	03/2022			As of 30	/06/2022	
	(min ELR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Cardial assessments or central tasks Read age assessments Read age assessments Read age assessments Read age assessments Read age as a set of the set of the set Read age as a set of the set of a sets to the Read age as a set of the set Read age as a set Read a	0 282 86 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 282 86 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 296 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 396 300 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		•
	Standardised Total ²				0				

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 (1) Orginal reporter, trille Explorer Walk, te spontel fallers stating that accurd any Walk dia to onthe memory framework that the state statistican sequence, additional valuetion adjustments (PARA) and other one finds inductions which is the sponter adjustment and provinces proceeding of the adjustment of the state provinces processes and provinces processes of adjustment of the other state provinces processes adjustment adjustment (PARA) and other one finds inductions which is the termination sequence, additional valuetion adjustments (PARA) and other one finds inductions which is the termination sequence.

					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	06/2022	
	(min EUR, %s)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Cachi a deveramenta er cachi a basis desinad a community existe Pacific activity existe and a cachi a cachi a basis Cachi a cachi a cachi a cachi a cachi Cachi a cachi a cachi a cachi a cachi Cachi a cachi a cachi a cachi a cachi a cachi da cachi a cachi a cachi a cachi a cachi a cachi a cachi Cachi a cachi a cachi a cachi a cachi a cachi a cachi a cachi Cachi a cachi a cachi a cachi a cachi a cachi a cachi a cachi Cachi a cachi a cachi a cachi a cachi a cachi a cachi a cachi Cachi a cachi a cachi Cachi a cachi a	120 0 0 0 151 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1200 0 0 0 151 151 0 0 0 0 0 0 0 0 0 0 0 0	0		144 0 0 0 0 138 148 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	•
	Standardised Total ²				0				0
			d provisions per country of co		t due to credit conversion facto curitisation exposures, additiona				



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Bank of Valletta Pic

		Standardised Approach As of 31/03/2022 As of 30/06/2022											
			As of 31,	/03/2022			As of 30,	06/2022					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²				
	(min EUR, %)												
	Card of any ensurements or central banks Benkolan leavements or keal and homoffice Public exclore entities Public exclore entities Institutions Corporate of entits Self Corporate Corpore	109 0 0 43 10 0 0 0	109 0 0 43 10 0 0 0 0 0 0	0 0 0 9 2 0 0 0 0		141 0 0 45 0 0 0 0	141 0 0 45 0 0 0 0 0 0 0 0 0 0 0	0 0 0 9 0 0 0 0 0 0 0 0 0 0 0					
BELGIUM	Securate for markasas an inmovable property of shifts: 392 Emotors in default Terms associated the articularly high risk Convert Bonds Calama on instations and consorates with a ST crudit assessment Calama on instations and consorates with a ST crudit assessment Calama on instations and consorates with a ST Consorate instations and consorates with a ST Solive Statistics of Statistics (STU)		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					
	Standardised Total ²				0								
		(1) Original exposure, unlike bipoware value, is reported before taking reto account any effect due to endit convection factors or could nike indipation techniques (e.g. substitution effects). (2) Yold value adjustments and provinces per country of countrapying valuadas those for securitivation exposures, additional valuation adjustments (XVIA) and other own funds valuations valued to the econstruct techniques endines of the econstruction.											

techniques (e.g. substitution effi WAs) and other own funds redu venion factors of choic risk mitigations, additional valuation adjustmen otal value adjustments and provisions per country of counterparty excludes to sums, but includes general credit risk adjustments.

			As of 31,	/03/2022			As of 30,	(06/2022	
	(mh EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	123	123	0		123	123	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	0	0	0		0	0	0	
	Institutions	31	31	12		44	44	22	
	Corporates	8	8	7		8	8	7	
	of which: SME Retail	8	8	7		8	8	7	
	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortgages on immovable property	0	0	ő		ő	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	o o	0	ő		ő	0	ő	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

C) Organi speaks, wilk Eposses wilks, snorted before taking the access of white the second of the integration technique (og substitution wilks),
 C) Total value adjustment and previous per accessly of another periods these for successful and adjustments (2014), and other own funds reductions values
 C) Total value adjustment and previous per accessly of another periods.

					Standardise	d Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(mh E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Central enversments or central hasks Resoland enversments or botal authoritists Public actor authors Millitateral Document Banks Enversational Orusiniations Constructions Constructions Constructions Constructions Resall	28 0 0 0 0 104 30 0 1 0 1 0 1 0 1 0 1 0 0 0 0 0 0 0 0	28 0 0 0 0 104 1 0 1 0 1 0 1 0 1 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	1	28 0 9 3 30 0 0 0 4 4 0 1 1	28 0 0 93 30 0 0 4 4 0 1 1 0	0 0 0 38 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakinos (CIU) Eouity Other exeosures	0 0 0	0 0 0	0		0 0 0	0 0 0 0	0 0 0 0	
	Standardised Total ²				1				0

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 10 Stipping report, while Spectra while, the product of their stating that all conditions reported in their static st

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	06/2022	
	(mb E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
AUSTRIA	Central assessments or central basis decisical conversions: Additional conversions Additional conversions Additional conversions Linembolies Linembolies (and the second second second second second (and the second second second second second second (and the second second second second second second Conversion (additional second second second second second second Conversion (additional second second second second second second Conversion (additional second	92 0 0 27 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	97 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	108 2 2 0 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	100 2 2 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Standardised Total ²				0				0

					Standardise	sa Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	Central oovernments or central banks	120	120	0		119	119	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	82	82	16		10	10	2	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
	of which: SME	0	0			1	1	0	
ITALY	or which: SNE Secured by mortpages on immovable property	2	2	0		2	2	0	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	0			0	ő	0		
	Items associated with particularly high risk	0				ő	0		
	Covered bonds			0			0		
	Claims on institutions and corporates with a ST credit assessment	ō	ō	0		ō	ō	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

(1) Original exposes, unlike Exposes whos, is reported before taking into account my effect due to ende convenion factors or cost nike indipation techniques (c.g. substitution effects).
(2) Food weak adjustment and provinces per country of caratorparty endudes those for securitisation exposures, additional veluation adjustments (Rivks) and other one funds inductions related to the exposures, for including securities of caratorparty endudes those for securitisation exposures, additional veluations adjustments (Rivks) and other one funds inductions related to the exposures, for including securities of caratorparty endudes those for securitisation exposures, additional veluations adjustments (Rivks) and other one funds inductions related to the exposures, for including securities of caratorparty endudes those for securitisation exposures, additional veluations adjustments (Rivks) and other one funds inductions related to the exposures, for including securities of caratorparty endules the exposure of the adjustment of the exposure of the inductions related to the exposures, for including securities of the exposure of the exposure of the inductions related to the exposure, for including securities of the exposure of the exposure of the inductions related to the exposure, for including securities of the exposure of the exposure of the exposure of the inductions related to the exposure of the exp

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(mb 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	24	24	0		40	40	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	ő		ŏ	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	71	71	19		48	48	14	
	Corporates	37	37	19		32	32	13	
	of which: SME Retail	0	0	0		0	0	0	
	of which: SME	0	0	ő		ŏ	0	0	
NETHERLANDS	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0				0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ³				0				0
			d provisions per country of cou		t due to credit conversion factor curitisation exposures, additiona				

Credit Risk - IRB Approach

Bank of Valletta Plc

							IRB Ap	proach					
				As of 30/	09/2021					As of 31/	12/2021		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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 Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

Bank of Valletta Plc

							IRB Ap	proach					
				As of 31/	/03/2022					As of 30/	/06/2022		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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 Securitisation position unlike in the results prior to the 2019 exercise.





							Bank of Valletta Plc							
							As of 31/12/2021							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [2Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria	0 12 18 20 40 7 97	0 0 12 18 20 40 7 97				0 0 12 18 20 40 7 97			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 10 5 3 3 3 0 0 109	0 0 0 10 5 5 93 0 109				0 0 10 0 5 93 0 109				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
10 - 3M [[3M - 1Y [[1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



				Bank of Valletta Pic										
							As of 31/12/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	isets by accounting portfolic	,	Derivatives with pos	iitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 0 0 0 19 0 19	0 0 0 0 19 0 19 0				0 0 0 0 19 0 19		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	3 0 11 22 53 35 123	3 0 11 22 33 35 123				3 0 11 22 53 35 123		0 0 0 0 0 0	0 0 0 0 0 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-more Total	Germany	0 0 22 44 109 5 223	0 0 22 42 44 109 5 223				0 0 22 42 44 109 5 223							5
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Greece						0 0 0 0 0 0 0							
(0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary									-				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Ireland	0 0 5 0 36 0 41	0 0 5 0 36 0 41				0 0 5 0 36 0 41			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 4 2 3 12 6 6 0 88	0 4 2 3 12 66 0 88				0 4 2 3 12 66 0 88		0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



							Bank of Valletta Plc							
							As of 31/12/2021							
						Dire	ct exposures							-
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	0 0 0 3 3 6 0 9	0 0 0 3 6 0 9				0 0 0 3 6 0 9		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [J0Y-more Total	Luxembourg	0 0 15 3 3 5 26 0 49	0 0 15 3 5 26 0 49				0 0 15 3 5 26 0 49		0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta	145 147 119 122 333 465 20 20 132 132	145 147 119 122 333 465 200 1,372			136 67 2 0 0 90 90 295	9 81 114 122 353 376 20 1,076			0 0 0 0 0 0 0		69 0 0 0 0 0 3 7 2		37
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 0 12 0 2 10 0 0	0 0 12 0 2 10 0 2 2 4				0 0 12 0 2 10 0		0 0 0 0 0 0	0 0 0 0 0 0				
(0 - 3M) [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland											•		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Portugal	0 13 0 0 2 7 7 0 22	0 13 0 2 7 7 2 2 2				0 13 0 0 2 7 7 0 22		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Romania										•			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	0 0 0 0 0 27 5 5 22 32	0 0 0 0 27 5 32				0 0 0 0 27 5 33		000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 15 0 20	0 0 0 0 0 0			0 0 0 0 0 15 0 20	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	



		Bank of Valletta Pic												
							As of 31/12/2021							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	isets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Spain	0 5 13 6 28 52 5 2 0 103	0 5 13 6 28 52 0 103				0 5 13 6 28 52 0 103	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden													
f 0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	United Kingdom						0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[3Y - 5Y [[5Y - 10Y] Total	Liechtenstein													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada		0 3 6 0 0 5 0 4				0 3 6 0 0 5 0 1 4		000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		3
Total [3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong													



		Bank of Valletta Pic												
							As of 31/12/2021							
		-				Dire	t exposures					1		
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		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)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East													
10031 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Bank of Valletta Plc							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	sheet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives wit	h negative fair value			
Residual Maturity	Country / Region Total gross carrying amount of non-derivative financial assets Country / Region Total gross carrying amount of non-derivative financial assets			of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Others	0 0 15 0 0 27 27 16 5 8	0 0 0 0 15 0 0 0 0 77 16 58	0 0 0 0 0 0 0 0			0 0 15 0 0 27 16 58						0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0

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). Inspective 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.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(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



		Bank of Valletta Pic												
							As of 30/06/2022							
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [2Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria	0 244 18 30 30 7 7 110	0 0 24 18 30 30 7 7 110				0 24 18 30 30 7 110			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 13 14 14 28 73 73 0 141	0 0 13 13 14 14 3 3 28 73 73 0 141				0 13 14 14 13 28 73 0 141				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



			Bank of Valletta Pic											
							As of 30/06/2022							
						Dire	t exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		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	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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland		0 0 0 4 19 0 23				0 0 0 4 19 0 23		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 5 16 18 28 42 33 144	0 5 16 8 8 28 42 42 35 144				0 5 16 18 28 42 35 144	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total [0-3M]	Germany	0 22 58 33 66 104 104 104 100	0 0 200 3 33 6 68 104 104 300				0 20 58 39 68 104 10 300		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0		5
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland	0 0 0 0 1 38 0 0 44	0 5 5 0 1 38 0 44				0 0 1 1 38 0 44		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 6 11 13 37 7 7 7	0 6 0 11 31 71 0 119				0 6 0 11 31 71 0 119							
10 - 3M f [3M - 1Y [[1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Latvia													



			Bank of Valletta Plc											
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	eet exposures	
					Non-derivative financial as	isets by accounting portfolio)	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	0 0 0 3 3 5 0 9	0 0 0 0 0 0 0 0 0 0 9 9				0 0 0 3 5 0 9		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 5 5 5 5 6 5 6 5	0 0 5 5 15 0 0 31 31 13 0 0 55				0 5 15 31 31 13 0 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
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita	275 284 38 122 416 455 212 21	275 284 38 122 416 455 21			266 204 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 80 34 416 369 21			0 0 0 0 0 0		69 0 0 0 0 0 0 1 70		36
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	0 20 3 7 10 0	0 0 20 3 7 10 0				0 20 3 7 10 0			0 0 0 0 0 0		0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal	2 12 0 0 2 2 10 0 0 2 2 2 2 2 2 2 2 2 2	2 12 0 0 0 2 10 0 25				2 12 0 0 2 10 0 25			0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	0 0 0 16 10 5 31	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 16 10 5 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
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	0 0 6 0 25 0 0 25	0 0 6 6 0 25 0 0				0 0 6 0 25 0 30			0 0 0 0 0 0 0				0



			Bank of Valletta Pic											
							As of 30/06/2022							
						Dire	ct exposures							
r	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 5 19 8 23 67 0 7 23	0 5 19 8 23 67 0 123				0 5 19 8 23 67 0 0 123		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	United Kingdom		0 0 0 0 3 0 5 6 9 9 0 0 0 0				0 0 9 3 6 9 9 0 28			0 0 0 0 0 0 0				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada		0 3 6 0 0 0 5 5 0 14				0 3 6 0 0 0 5 0 1 4		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		3
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



		Bank of Valletta Pic												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)		-	On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other Central and eastern Europe countries non EEA													
10 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Middle East													
Total [0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f [5Y - 10Y f [10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

								Bank of Valletta Plc							
								As of 30/06/2022	1						
							Dire	ct exposures							
		(min EUR)			On balance s	heet				Deriva	tives		Off bala	ance sheet	
													Off-balance	sheet exposures	
						Non-derivative financial as	ssets by accounting portfolio	3	Derivatives with po	ositive fair value	Derivatives with	h negative fair value			
Res	sidual Maturity	Country / Region	Region Total gross carrying amount of non- derivative financial assets assets (net of short positions)		of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
	[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa Content of the second s	0 0 21 0 23 30 25 100	0 0 21 0 23 30 25 100				0 0 21 0 23 30 25 100							

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). Inspective 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.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(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 eVH. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP

EBA STATIS

2022 EU-wide Transparency Exercise

Performing and non-performing exposures Bank of Valletta Pic

				As of 30/09/2021								As of 31/12/2021				
		Gross ci	arrying amount/ Nominal amount		Accumulated im value due to cre	spairment, accumulated nega adit risk and provisions ^{4,8}	ative changes in fair	Collaterals and		Gross ci	arrying amount/ Nominal amount		Accumulated impo value due to credi	irment, accumulated ne t risk and provisiens ^{4,8}	gative changes in fair	Collaterals and
		Of which performing but past due >30 days	Of which non-p	forming ¹	On performing exposures ²	On non-performir	1g exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performi	w ¹	On performing exposures ²	On non-perform	ning exposures ¹	financial guarantees received on non- performing exposures
(min EUR)		and <=90 days	Of which: de	aulted Of which Stage 3			Of which Stage 3			and <=90 days	Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	4,271	0	0	0	0	0 0	0	0	4,691	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	3,838	0	0	0	•	1 0	0	0	3,740	0	0	• •	1	0	0	0
Central banks	0		0	0	0	o 0		0	0	0	0	0 0	0	0	0	0
General governments	2,607			0	0	o 0	0	0	2,601	0	0	0 0	0	0	0	0
Credit institutions	918		0	0	0	0 0		0	855	0	0	0 0	0	0	0	0
Other financial corporations	31			0	0	0 0	0	0	26	0	0	0 0	0	0	0	0
Non-financial corporations	281				0	0 0			258	0	0	0 0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	5,392	13	230	0 2:	10 54	6 115	115	113	5,479	19	222	0 222	44	120	120	101
Central barks	0		° i		0	0 0	0	0	0	0	0	0 0	0	0	u	0
General governments	38	3		0	•	• •	0	0	33	0	o	o 0	0	٥	0	٥
Credit institutions	105		•	0	•	• •	0	0	113	0	٥	0 0	0	0	0	0
Other financial corporations	36		•	0	•	• •	0	0	40	0	٥	0 0	0	0	0	0
Non-financial corporations	2,385	5	150	0 1	50 4	19 72	72	78	2,408	16	145	0 145	37	71	71	73
of which: small and medium-sized enterprises	1,717		145		15 T		67	77	1.762	16	145	0 145		71	71	77
or when and medicinated enterprises	1,/1/	3	145	1 .			67	"	1,/02	10	143	145	28	/1	/1	73
of which: Loans collateralised by commercial immovable property	1,102	5	93	0	13 1	9 36	36	50	1,105	11	92	0 92	6	38	38	48
Hauscholds	2,828		80		30	5 44	44	36	2.885	3	77	0 77	6	49	49	28
	1,020			1		-			1,000				5			
of which: Loans collateralised by residential immovable property	2,301	4	56	•	56 :	2 26	26	29	2,317	2	54	0 54	1	31	31	22
of which: Credit for consumption	162	1	6	0	6	1 4	4	2	162	1	5	0 S	1	4	4	1
DEBT INSTRUMENTS other than HFT	13,501	13	230	0 2:	10 53	7 115	115	113	13,911	19	222	0 222	44	120	120	101
OFF-BALANCE SHEET EXPOSURES	2,166		36	0 3	16 2:	2 10	10	0	1,980		31	0 31	16	7	7	0

¹⁴ In a dataset, a frame dataset, a dat

EBA INTE

2022 EU-wide Transparency Exercise

Performing and non-performing exposures Bank of Valletta Pic

				As of 31/03/2022				As of 30/06/2022											
		Gross c	arrying amount/ Nominal amount		Accumulated imp value due to cred	vairment, accumulated n fit risk and provisions ^{6,8}	egative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	l amount		Accumulated imp value due to cred	airment, accumulated negative changes in fair lit risk and provisions ^{4,8}	Collaterals and			
		Of which performing but past due >30 days	Of which non-perfo	Of which non-performing ¹		On non-perform	ming exposures ²	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	financial guarantees received on non- performing exposures			
(min EUR)		and <=90 days	Of which: defau	ed Of which Stage 3	exposures ²		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	exposures	Of which Stage 3				
Cash balances at central banks and other demand deposits	4,50	8 0	0	0	0 0	0		0	4,109	0	0		o o		0	0 0			
Debt securities (including at amortised cost and fair value)	3,91	7 0	0	•	0 1				4,065					1	•	• •			
Central banks		0 0	0	0	0 0	0			0	0	0		0 0	0	0	0 0			
General governments	2,90	8 0	0	0	o 0	a		. a	3,150	0	a		0 0	0	0	0 0			
Credit institutions	73	8 0	0	0	0 0	0			677	0	٥		0 0	0	0	0 0			
Other financial corporations		s o	0	0	0 0	0			25	0	٥		0 0	0	0	0 0			
Non-financial corporations	24	6 0	0	0	0 0	0			213	0	0		0 0	0	0	0 0			
Loans and advances(including at amortised cost and fair value)	5,64	1 34	239	0 23	9 34	125	125	110	5,774	8	219		219	55	122 12	2 94			
Central banks				0															
Centre Denka							1			5	2				5				
General governments	3	7 0	0	0	o 0	a			37	0	a		0 0		0	0 0			
Credit institutions	18	0 0	0	0	o 0	a		. a	192	0	٥		0 0	0	0	0 0			
Other financial corporations	4	7 0	0	0	o o	a		. a	46	0	a		o (1	0	o o			
Non-financial corporations	2,43	2 27	163	0 16	3 28	78	1 78	82	2,487	6	147		0 147	44	75 7	5 69			
of which: small and medium-sized enterprises	1,77	6 27	162	0 16	52 21	77	73	82	1,817	6	146		0 146	34	75 7	5 69			
		1			1		1												
of which: Loans collateralised by commercial immovable property	1,16	7 11	97	0 9	17 S	37	33	54	1,193	5	89		0 85	11	39 3	9 44			
		1			1		1												
Households	2,94	6 7	76	0	N6 5	48	48	28	3,011	2	72		0 72	11	47 4	7 25			
		1			1		1												
of which: Loans collateralised by residential immovable property	2,40	5 3	54	0 5	54 1	31	31	23	2,531	1	51		0 51	1	31 3	11 20			
		1			1		1												
of which: Credit for consumption	16	5 2	6	0	6 1	4		1	167	0	6	1	0 é	3	4	4 2			
DEBT INSTRUMENTS other than HFT	14,06	7 34	239	0 23	9 35	125	125	110	13,948	8	219		215	56	122 12	2 94			
													1						
OFF-BALANCE SHEET EXPOSURES	1,93	7	35	0 3	5 12		5	•	1,906		34		34	14	7	7 0			
	(1) For the definition of non	nonfremine average res release refe	er to Article 47a(3) of Regulation (EU) No 575/2013 (CR																

The the definition of more denoming searching in the Statistical (2) in the Statistical (2) in the Statistical end of the definition of the Statistical end of the definition of the Statistical end of the statistical

(1) For the to-balance between terms, according inperments and according to the product and a product according to the pr

EBA EUROPEAN BANKING AUTHORITY

2022 EU-wide Transparency Exercise

Forborne exposures

Bank of Valletta Plc

			As of 30/	09/2021		As of 31/12/2021								
		ying amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures		ving amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	xposures with		
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0		
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0		0	0	0	0	0			
General governments	0	0	0	0	0		0	0	0	0	0			
Credit institutions	0	0	0	0	0		0	0	0	0	0			
Other financial corporations	0	0	0	0	0		0	0	0	0	0			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	266	114	68	51	191	63	279	112	61	55	206	57		
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	224	91	54	37	164	53	238	90	46	40	182	50		
of which: small and medium-sized enterprises	206	91	44	37	155		216	90	46	40	161			
Households	42	23	13	13	28	10	41	22	15	15	24	7		
DEBT INSTRUMENTS other than HFT	266	114	68	51	191		279	112	61	55	206			
Loan commitments given	2	1	0	0	0	0	2	1	0	0	0	0		
QUALITY OF FORBEARANCE ²														
Loans and advances that have been forborne more than twice ${}^{\scriptscriptstyle 3}$	0						0							
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	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 constructive sign.

(1) 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.



Forborne exposures

Bank of Valletta Plc

			As of 31/	03/2022		As of 30/06/2022									
		ying amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearanc			ying amount of with forbearance	Accumulated in accumulated of value due to co	mpairment, 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	0	0	o	0	0	0	0	0	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)	284	112	65	61	203	51	265	106	68	62	183	44			
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	241	89	50	46	178	43	226	85	54	48	160	37			
of which: small and medium-sized enterprises	219	89	49	46	157		207	85	54	48	141				
Households	42	23	15	15	25	8	39	21	14	14	23	7			
DEBT INSTRUMENTS other than HFT	284	112	65	61	203		265	106	68	62	183				
Loan commitments given	2	1	0	0	0	0	5	0	0	0	0	0			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0								
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	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 F18.00 / F19.00), 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 constituents 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 Breakdown of loans and advances to non-financial corporations other than held for trading Bank of Valletta Pic

Image: serie series				As of 3	0/09/2021			As of 31/12/2021								As of 3	1/03/2022			As of 30/06/2022							
h non										Gross can						Gross carr						Gross car					
International problem 1 0	(min EUR)		non-	n of which:	and advances subject to		changes in fair value due to credit risk on non-performing			n of which:	and advances subject to		changes in fair value due to credit risk on non-performing			n of which:	and advances subject to	Accumulated	changes in fair value due to credit risk on non-performing			n of which:	and advances subject to		changes in fair value due to credit risk on non-performing		
International problem 1 0	A Agriculture, forestry and fishing	4	1	0	4	0	0	5	1	0	5	0	0	8	1	0	8	0	0	25	0	0	25	0	0		
Chance Field Field <t< td=""><td></td><td>3</td><td>Ô</td><td>0</td><td>3</td><td>0</td><td>0</td><td>2</td><td>Ô</td><td>0</td><td>2</td><td>0</td><td>0</td><td>2</td><td>0</td><td>0</td><td>2</td><td>0</td><td>0</td><td>2</td><td>0</td><td>0</td><td>2</td><td>0</td><td>0</td></t<>		3	Ô	0	3	0	0	2	Ô	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0		
invol 1.18 3 0 1.11 3 0 1.14 1 0 1.14 1 0 1.14 1 0 1.14 1 0 1.14 1 0 1.14 1 0 1.14 1 0 1.14 1 0 1.14 1 0 1.14 0 1.14 0 1.14 0 1.14 0 0 1.14 0 1.14 0 0 1.14 0 0 1.14 0 0 1.14 0 0 1.14 0 0 1.14 0 0 1.14 0 0 1.14 0 0 1.14 0 0 1.14 0 0 1.14 0 <th0< td=""><td></td><td>102</td><td>12</td><td>0</td><td>102</td><td>8</td><td>ŏ</td><td>106</td><td>12</td><td>0</td><td>106</td><td>10</td><td>0</td><td>104</td><td>17</td><td>0</td><td>104</td><td>12</td><td>0</td><td>123</td><td>16</td><td>0</td><td>123</td><td>10</td><td>0</td></th0<>		102	12	0	102	8	ŏ	106	12	0	106	10	0	104	17	0	104	12	0	123	16	0	123	10	0		
Single State Single State<		136	3	0	111	3	0	144	1	0	121	1	0	142	2	0	121	2	0	168	1	0	148	4	0		
Consistent relation 156 156 0 271 121 0 274 0 271 222 0 271 222 0 271 222 0 271 272 0 275 270 </td <td></td> <td>2</td> <td>0</td> <td>0</td> <td>2</td> <td>0</td> <td>0</td> <td>1</td> <td>0</td> <td>0</td>		2	0	0	2	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0		
Interact and barbate Mathematical and solutions of the second and solutions and soluting and soluting andiffective and solutions and solutions andiffect		197	23	0	197	34	0	184	17	0	184	18	0	185	20	0	185	16	0	188	16	0	188	16	0		
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	G Wholesale and retail trade	385	25	0	378	21	0	374	30	0	371	22	0	398	32	0	395	22	0	399	31	0	396	25	0		
Information and communication 23 0 0 23 0 0 23 2 0 23 2 0 23 2 0 23 2 0 23 23 24 0 23 1 0 23 1 0 23 1	H Transport and storage	246	8	0	246	11	0	249	8	0	249	11	0	256	8	0	256	10	0	254	9	0	254	13	0		
International and instance and productional and productina productinand productional and productionand producti		388	62	0	372	22	0	403	62	0	388	22	0	401	64	0	387	22	0	398	57	0	385	27	0		
Index cashs partners 277 5 0 218 7 0 247 4 0 267 16 0 287 16 0 218 7 0 247 1 0 218 7 0 247 1 0 210 20 20 20 21 7 0 267 10 210 11 0 217 1 0 200 21 1 0 200 21 0 210 <td>J Information and communication</td> <td></td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> <td>23</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> <td>21</td> <td>0</td> <td>0</td> <td>21</td> <td>1</td> <td>0</td>	J Information and communication		0	0		0	0	23	0	0		0	0		0	0		0	0	21	0	0	21	1	0		
M Processonal solutificational synthematical synthemati		327	3	0	307	3	0	326	2	0	304	3	0	322	2	0	302	3	0	320	2	0	301	3	0		
arrian A Z 0 25 1 0 Z 0 Z 0 Z 1 0 2 1 0 2 1 0 2 1 0 2 1 0 2 1 0 2 1 0 2 1 0 0 1 0 1 0 1 </td <td></td> <td>277</td> <td>5</td> <td>0</td> <td>238</td> <td>7</td> <td>0</td> <td>304</td> <td>4</td> <td>0</td> <td>267</td> <td>10</td> <td>0</td> <td>313</td> <td>7</td> <td>0</td> <td>280</td> <td>5</td> <td>0</td> <td>308</td> <td>6</td> <td>0</td> <td>277</td> <td>5</td> <td>0</td>		277	5	0	238	7	0	304	4	0	267	10	0	313	7	0	280	5	0	308	6	0	277	5	0		
integration 47 0 0 47/ 3 0 45 0 45 0 43 0 43 0 43 0 43 0 43 0 43 0 43 0 43 0 43 0 43 0 43 0 43 0 43 0 43 0 43 0 43 0 0 43 0 0 43 0 0 43 0 0 43 0 0 43 0		25	2	0	25	1	0	23	2	0	23	2	0	23	1	0	23	1	0	23	1	0	23	1	0		
considerative scale scale 0 <td></td> <td>47</td> <td>0</td> <td>0</td> <td>47</td> <td>3</td> <td>0</td> <td>45</td> <td>0</td> <td>0</td> <td>45</td> <td>3</td> <td>0</td> <td>44</td> <td>0</td> <td>0</td> <td>44</td> <td>3</td> <td>0</td> <td>43</td> <td>0</td> <td>0</td> <td>43</td> <td>4</td> <td>0</td>		47	0	0	47	3	0	45	0	0	45	3	0	44	0	0	44	3	0	43	0	0	43	4	0		
PErformance 20 0 0 20 2 0 21 1 0 21 2 0 22 3 0 21 3 0 21 3 0 Unumbed bardies and accular of the start and the start an		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Optimization basility exclusion and solution works 147 0 0 146 0 0 146 0 146 0 146 0 146 0 146 0 146 0 146 0 155 0 155 0 155 0 155 0 155 0 155 1 0 255 1 0 235 1 0 235 1 0 255 5 0 255 5 0 255 5 0 255 5 0 255 5 0 255 5 0 255 5 0 255 5 0 255 5 0 255 5 0 255 5 0 255 5 0 255 5 0 255 5 0 255 5 0 255 5 0 255 5 0 255 5 0 255 5 0 <th2< td=""><td></td><td>20</td><td>0</td><td>0</td><td>20</td><td>2</td><td>0</td><td>21</td><td>1</td><td>0</td><td>21</td><td>2</td><td>0</td><td>22</td><td>3</td><td>0</td><td>22</td><td>3</td><td>0</td><td>21</td><td>3</td><td>0</td><td>21</td><td>3</td><td>0</td></th2<>		20	0	0	20	2	0	21	1	0	21	2	0	22	3	0	22	3	0	21	3	0	21	3	0		
Affectoritationer and received 38 1 0 36 1 0 36 1 0 36 1 0 36 1 0 36 1 0 36 1 0 36 1 0 36 1 0 36 1 0 36 1 0 36 1 0 35 1 0 37 4 0 34 1 0 36 1 0 36 1 0 35 1 0 38 1 0 34 1 0 36 1 0 35 1 0 35 0 35 0 31 0 34 1 0 34 1 0 34 1 0 34 1 0 35 1 0 25 5 0 25 5 0 25 5 0 25 5 0 25 5 0 25		147	0	0	147	0	0	146	0	0	146	0	0	135	0	0	135	0	0	137	0	0	137	3	0		
SOther services 17 5 0 17 4 0 15 5 0 15 4 0 21 5 0 21 5 0 22 4 0 25 5 0		38	1	0	38	1	0	36	1	0	36	1	0	35	1	0	35	1	0	34	1	0	34	1	0		
		17	5	0	17	4	0	15	5	0	15	4	0	21	5	0	21	5	0	25	4	0	25	5	0		
	Loans and advances	2 385	150	0	2 278	121	0	2 408	145	0	2 307	109	0	2 432	163	0	2 3 3 9	106	0	2.487	147	0	2.401	119	0		

⁽¹⁾ The Items' accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.



2022 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Bank of Valletta PIc

			As of 31/09/2021					As of 31/12/2021					As of 31/03/2022			As of 30/06/2022					
	Loans and advance					Loans and advances															
				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	5,392	5,162	13	230	103	5,479	5,257	19	222	100	5,641	5,402	34	239	118	5,774	5,555	8	219	108	
Of which secured	4,696	4,500	10	195	90	4,716	4,522	15	193	90	4,988	4,786	32	203	99	5,148	4,959	7	189	92	
Of which secured with immovable property	3,689	3,515	9	174	75	3,692	3,522	14	170	74	3,868	3,691	16	176	81	3,998	3,836	6	162	73	
Of which instruments with LTV higher than 60% and lower or equal to 80%	871	836		35	11	886	850		36	15	842	824		18	7	867	850		17	5	
Of which instruments with LTV higher than 80% and lower or equal to 100%	304	298		6	3	330	324		6	1	396	392		3	2	445	442		4	1	
Of which instruments with LTV higher than 100%	0	0		0	0	0	0		0	0	6	5		1	0	8	8		0	0	
Accumulated impairment for secured assets	4	2	0	2	1	5	3	0	2	1	24	4	0	20	9	20	1	0	20	9	
Collateral					-																
Of which value capped at the value of exposure	4,367	4,253	10	113	72	4,361	4,259	14	101	70	4,536	4,425	30	110	76	4,637	4,543	6	94	67	
Of which immovable property	3,476	3,380	9	96	59	3,489	3,407	13	82	58	3,632	3,541	14	90	62	3,728	3,653	6	75	53	
Of which value above the cap	1,249	1,158	2	90	52	1,286	1,181	2	105	56	1,209	1,097	3	112	65	1,146	1,037	1	109	61	
Of which immovable property	900	832	1	68	35	896	814	1	82	38	862	774	1	87	47	856	776	1	81	40	
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 5% or above.

EBA EUROPEAN BANKING AUTHORETY