

Bank Name	AS LHV Group
LEI Code	529900JG015JC10LED24
Country Code	EE



2019 EU-wide Transparency Exercise Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)	30,03,2010	31,11,2010	31,03,2013	30,00,2013		
Common Equity Tier 1 (CET1) capital - transitional period	115	121	126	129	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	115	121	126	129	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	115	121	126	149	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	115	121	126	149	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	146	172	177	204	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	146	172	177	204	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	797	884	969	1,065	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	797	884	969	1,065	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.44%	13.65%	13.02%	12.11%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.44%	13.65%	13.02%	12.11%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.44%	13.65%	13.02%	13.99%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.44%	13.65%	13.02%	13.99%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.31%	19.41%	18.27%	19.16%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.31%	19.41%	18.27%	19.16%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	1,852	1,652	1,809	2,352	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.22%	7.30%	6.98%	6.34%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	115	121	126	149	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	115	121	126	149	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,852	1,652	1,809	2,352	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	1,852	1,652	1,809	2,352	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.2%	7.3%	7.0%	6.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.2%	7.3%	7.0%	6.3%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

AS LHV Group

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(mln EUR, %) OWN FUNDS	146	172	177		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	115	121	126		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	73	73	73		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
		instruments) Retained earnings	60	64	69		C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
		Accumulated other comprehensive income	0.0	0	0		C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	2	2			C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
					3			
		Funds for general banking risk	0	0	0		C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		0	0		C 01.00 (r230,c010)	Article 84 of CRR
		Adjustments to CET1 due to prudential filters	0	0	0		C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-19	-19	-19	-19	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	associated DTLs	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institiution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-2	0	-1	-1	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	0	0	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	_
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0		C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3		0	0	0		C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		0	0		C 01.00 (r530,c010)	Article 61 of CRR
		Additional Tier 1 Capital instruments	0	0	0		C 01.00 (r540,c010) + C 01.00 (r670,c010)	Audic of G. G. W.
	A.2.2		0	0	0		C 01.00 (r720,c010)	
	7.11.2.12	() Excess deduction from 12 items over 12 capital					0 01.00 (17 20)0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	115	121	126	149	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	31	51	51	55	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	31	51	51	55	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	797	884	969	1,065	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.44%	13.65%	13.02%	12.11%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.44%	13.65%	13.02%	13.99%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.31%	19.41%	18.27%	19.16%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	115	121	126	129	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded ¹	Е	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.44%	13.65%	13.02%		[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0		C 05.01 (r440,c040)	
		lated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regu				<u> </u>		

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	701	788	855	951	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c260, s002)]
Of which the standardised approach	701	788	855	951	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	0	0	0	0	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r060, c260, s002) + C 08.01 (r050, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	0	0	0	0	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	5	5	5	5	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	5	5	5	5	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 2
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	92	92	110	110	C 02.00 (R590, c010)
Of which basic indicator approach	92	92	110	110	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	797	884	969	1,065	



2019 EU-wide Transparency Exercise P&L AS LHV Group

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)			112 21 22, 22, 22	12 25 27, 22, 222
Interest income	33	47	13	27
Of which debt securities income	0	0	0	0
Of which loans and advances income	31	45	13	27
Interest expenses	6	7	2	5
(Of which deposits expenses)	2	3	2	4
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	3	3	0	0
Net Fee and commission income	19	25	6	13
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	1	1	0	0
TOTAL OPERATING INCOME, NET	50	69	17	36
(Administrative expenses)	21	29	8	17
(Depreciation)	2	3	1	2
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹		0		
Of which restructuring ¹		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)	4	5	1	2
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	4	5	1	2
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	22	32	7	16
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	19	28	5	13
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	19	28	5	13
Of which attributable to owners of the parent	19	28	5	13

⁽¹⁾ Information available only as of end of the year (2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/20	18			As of 31,	/12/2018			As of 31/	/03/2019			As of 30/	06/2019		
		Fa	air value hierarc	chy		Fa	nir value hierard	chy		Fa	ir value hierarc	hy		Fa	ir value hierard	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	965				683				765				1,099				IAS 1.54 (i)
Financial assets held for trading	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	41	41	0	0	39	39	0	0	18	18	0	0	111	111	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	812				919				988				1,116				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	39				37				47				86				
TOTAL ASSETS	1,857				1,677				1,818				2,413				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

(mln	EUR)			As of 30/09/20	18				As of 31	/12/2018					As of 31	03/2019					As of 30	0/06/2019			
		Gross carr	ying amount		Accu	nulated impairment	Gro	ss carrying amo	ount	Acc	umulated impair	ment	Gro	oss carrying am	nount	Accui	nulated impai	rment	Gros	ss carrying an	nount	Accur	mulated impai	rment	
value through other		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditinpaired 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 withou significant increase in credit risk since initial recognition	increase in credit risk since initial recognition but	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 The Credit-impaire assets	- I	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	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 creditimpaired	Stage 3 Credit- impaired assets	References
	Debt securities	(0 (C	0	0	0	0	C)	0 0	0	0		0	0	0 () (0) (0 0	0	C	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances		0	C	0	0	0	0	C)	0 0	0	0		0	0	0)	0)		0 0	0	C	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities		0 0	C	0	0	0	0	C		0 0	0	0		0	0	0)	0	(0 0	0	C	Annex V.Part 1.31, 44(b)
	Loans and advances	750	0 54	18	-3	-2 -	867	48	13	3	-3 -2	-6	914	7	73 1	.3	3 -2	-6	1,043	3 73	3 1	2 -3	-2	-7	Annex V.Part 1.32, 44(a)

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



Market Risk AS LHV Group

							AS LITY C	поир										
	SA				IM									IM				
			VaR <i>(Memorandum item)</i>	STRESSED VaR (Memorandum item)	AND MI	ENTAL DEFAULT GRATION RISK FAL CHARGE		ICE RISKS C IARGE FOR C			VaR (Memora	andum item)	STRESSED VaR (Memorandum it	em) D	ICREMENTAL EFAULT AND GRATION RIS PITAL CHARG	K CI	RICE RISKS CAPITAL HARGE FOR CTP	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	.E 12 WEEKS AVERAGE MEASURE	LAST MEASURE	: FLOOR	12 WEEKS AVERAGE MEASURE	LAST	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 (S	12 WI VaRt- AVER MEAS	AGE MEASI		12 WEEKS AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT
(23.9	As of 30/09/2018	As of 31/12/2018		As of	30/09/2018								As of	31/12/2018				
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 Equities	0	1		0	0						0	0		0				
Of which: General risk	0	0		0	0							0		0				
Of which: Specific risk	0	0	0 0	0	0						0	0	0	0				
Foreign exchange risk	4	4	0 0	0	0						0	0	0	0				
Commodities risk	0	0	0 0	0	0						0	0	0	0				
Total	4	5	0 0	0	0 0	0	0	0	0	0	0	0	0	0	0	0 0	0	0 0
	As of 31/03/2019	As of 30/06/2019		As of	31/03/2019								As of	30/06/2019				
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				
Equities Of which: General risk	1			0	0						0	0	1 0	0				
Of which: Specific risk	0	0		j ő l	0						0			0				
Foreign exchange risk	4	4		0	0						0			0				
Commodities risk	0	0	0 0	0	0						0	0	0	0				
Total	4	5	0 0	0	0 0	0	0	0	0	0	0	0	0	0	0	0 0	0	0 0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

AS LHV Group

						7.6 6.66.р			
					Standardise	d Approach			
			As of 30/	09/2018			As of 31	./12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	944	957	1		659	673		
	Regional governments or local authorities Public sector entities	0	0	U		0	0	0	
	Multilateral Development Banks	22	27	0		1 10	25	0	
	International Organisations	0	0	0		n	0	0	
	Institutions	34	33	7		26	26	5	
	Corporates	749	503			755	587	580	
	of which: SME	661	431	423		664	511	504	
	Retail	230	196	128		239	203	133	
Consolidated data	of which: SME	119	105			124	107	61	
Consolidated data	Secured by moregages on miniovable property	95	93	32		115	114	40	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	20	14	16	5	15	8	10	6
	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	U	0		0 n	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	υ Q	Q	υ Q		Q Q	8	8	
	Equity		0	0		0	0	0	
	Other exposures	18	18	13		15	15	11	
	Standardised Total ²	2,121	1,850	701	11	1,852	1,659	9 788	11

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 30	As of 31,	31/12/2018				
		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 an provisions ²
	(mln EUR, %)								
	Central governments or central banks	926	939	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	8	2		0	0	0	
	Corporates	715	471	464		0	0	0	
	of which: SME	641	414	407		0	0	0	
	Retail	228	195	127		0	0	0	
ESTONIA	of which: SME	119	105	60		0	0	0	
LOTONIA	Secured by mortgages on immovable property	94	91	32		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	20	14	16	5	0	0	0	C
	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)	8	8	8		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	15	15	10		0	0	0	_
	Standardised Total ²	(1) Original exposure, unlike Expo			11				0

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

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

		exposures, but includes gener	al credit risk adjustments.									
					Standardise	d Approach						
			As of 30	/09/2018		As of 31/12/2018						
		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 an provisions ²			
	(mln EUR, %)											
	Central governments or central banks	0	0	0		0	0	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations Institutions	0	0	0		0	0	0				
		0	0	0		0	0	0				
	Corporates of which: SME	0	0			0	0	0				
	Retail	0	0			0	0					
Country of	of which: SME	0	0			0	0					
	Secured by mortgages on immovable property	0	0	0		0	0	0				
Counterpart 2	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 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 exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gener		terpurty excludes those for seed	ristisation exposures, additional	valuation adjustments (717715) al	ia other own rands reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	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		
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 3	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	Ü	0	0	0	U
	Items associated with particularly high risk Covered bonds	0	U n	0		0 n	0	0	
	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		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0



Credit Risk - Standardised Approach

AS LHV Group

					Standardise	d Approach				
			As of 30,	09/2018		As of 31/12/2018				
		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	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0			
	Corporates	0	0	0		0	0			
	of which: SME	0	0	0		0	0	0		
_	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 4	Secured by mortgages on immovable property	0	0	0		0	0	0		
Counterpart	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 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					

exposures, but includes general credit risk adjustments.

		exposures, but includes genera	·		Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
	(volv. EUD. O()	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, %)	0	0	0		0	0	0	
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0			
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 5	Secured by mortgages on immovable property	0	0	0		0	0	0	
•	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0	0	0	U	0	0	0	U
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0			
	Collective investments undertakings (CIU)	0	0	0		0			
	Equity	0	0	0		0			
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

		exposures, but includes gener		terparty excidues those for seed	instisation exposures, additional	valuation adjustments (111715) al	ia other own rands reductions	related to the	
					Standardise	d Approach			
			As of 30,	/09/2018			As of 31	/12/2018	
		Original Exposure ¹	Original Exposure 1 Exposure Value 1 Risk exposure amount Provisions 2 Provisions 2				Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0			0	0	0	
	Institutions	0	0			0	0	0	
	Corporates	0	0			0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 6	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart	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	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0			0	0		
	Other exposures	0	0			0	0	0	
	Standardised Total ²	,	Ţ.		0		<u> </u>		0

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

		(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.									
					Standardise	ed Approach					
			As of 30,	09/2018			As of 31,	/12/2018			
		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		
	(mln EUR, %)										
	Central governments or central banks	0	0	0		0	0	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				
	Institutions	0	0	0		0	0	0			
	Corporates	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
Country of	of which: SME	0	0	0		0	0	0			
Counterpart 7	Secured by mortgages on immovable property	0	0	0		0	0	0			
2001.100. pa c /	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			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)		0			0	0				
	Equity	0	0			0	0				
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0				0		



Credit Risk - Standardised Approach

AS LHV Group

					Standardise	d Approach			
			As of 30,	09/2018			As of 31,	/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions		0			0	0		
	Corporates	0	0	0		0	0		
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
counterpart o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0) n		0	0	1	
	Standardised Total ²	O O	<u> </u>		0	0			n
	Standardisca Total	(4)			•				

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

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	12/2018	
		Original Exposure ¹	Original Exposure 1 Exposure Value 1 Risk exposure amount Provisions 2 Provisions 2				Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	0	0			0	0	0	
	Corporates	0	0			0	0		
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0	
counterpart 3	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²		U	U	0	U	U	U	0

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

					Standardise	ed Approach				
			As of 30)/09/2018		As of 31/12/2018				
		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	
	(mln EUR, %)									
	Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	o o			0	0			
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0		
Counterpart 10	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 Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0 n	0	0		
	Other exposures	0	٠ ١	0		0	0			
	Standardised Total ²				0				1	



Credit Risk - Standardised Approach

AS LHV Group

					Standardise	d Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	751	764	1		1,166	1,193	1	
	Regional governments or local authorities	0	0	O		0	0	0	
	Public sector entities	0	0	0		1	1	0	
	Multilateral Development Banks	0	7	0		0	7	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	26	26	5	5	47	33	7	
	Corporates	800	639	630			713	703	
	of which: SME	712	567	557		796	630	621	
	Retail	247	207	136	5	264	223	147	
Concolidated data	of which: SME	127	110	63	3	135	117	67	
Consolidated data	of which: SME Secured by mortgages on immovable property	136	134	47	7	165	162	57	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	15	8	10	7	14	7	9	7
	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)	8	8	8		8	8	8	
	Equity	0	0	0		0	0	0	
	Other exposures	23	23	19		24	24	20	
	Standardised Total ²	2,007	1,817	855	12	2,581	2,371	L 951	12

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach	Standardised Approach									
			As of 31	/03/2019			As of 30	/06/2019								
		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							
	(mln EUR, %)															
	Central governments or central banks	733	746	0		1,110	1,124	0								
	Regional governments or local authorities	0	0	0		0	0	0								
	Public sector entities	0	0	0		1	1	0								
	Multilateral Development Banks	0	0	0		0	0	0								
	International Organisations	0	0	0		0	0	0								
	Institutions	4	4	1		14	14	3								
	Corporates	791	633	623		866	690	680								
	of which: SME	709	567	557		793	630	621								
	Retail of which: SME	245 127	206 110	135 63		261 135	222	145								
ESTONIA	Secured by mortgages on immovable property	134	131	46		163	117 159	56								
	of which: SME	134	131	40		103	123	30								
	Exposures in default	15	Q Q	10	7	14	7	٥	7							
	Items associated with particularly high risk	13	n	n		n	n	0								
	Covered bonds	o l	0			n l	0									
	Claims on institutions and corporates with a ST credit assessment	0	0			n l	0	0								
	Collective investments undertakings (CIU)	8	8	8		8	8	8								
	Equity	0	0	0		0	0	0								
	Other exposures	20	20	16		22	22	17								
	Standardised Total ²				12				12							

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

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

					Standardise	d Approach			
			As of 31	/03/2019		As of 30/06/2019			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of	Retail CME	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Counterpart 2	Secured by mortgages on immovable property	0	0	0		0	0	0	
•	of which: SME Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0		U	0	0	0	
	Covered bonds	0	0			0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0 1	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0			n	n		
	Other exposures	0	0			n	0		
	Standardised Total ²	, in the second			0				

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

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

		exposures, but includes genera	al credit risk adjustments.	, ,	, ,	, ,	and other own runus reduction		
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0		
	Institutions	0	0	0		0	0		
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
6	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 3	Secured by mortgages on immovable property	0	0	0		0	0	0	
о с ин тост р ин с с	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	
	Claims on institutions and corporates with a ST credit assessment	0	n			0	0		
	Collective investments undertakings (CIU)	0				0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0
		(1) Original exposure, unlike Ex	posure value, is reported before	re taking into account any effect	due to credit conversion factors	or credit risk mitigation techniq	ues (e.a. substitution effects)		



Credit Risk - Standardised Approach

AS LHV Group

						AS LHV Group			
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	0/06/2019	
	(min FUD 0/)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0	000000000000000000000000000000000000000		
Counterpart 4	Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 t due to credit conversion factors	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0
		(2) Total value adjustments and exposures, but includes genera	I provisions per country of cou Il credit risk adjustments.	nterparty excludes those for sec	curistisation exposures, additiona		and other own funds reduction	ons related to the	
	(mln EUR, %)	Original Exposure ¹	As of 31, Exposure Value ¹	/03/2019 Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	As of 30 Exposure Value ¹	0/06/2019 Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 5	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0			
•	of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total 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
		(1) Ovining I suppose we walted From							
		(2) Total value adjustments and	provisions per country of cou				ques (e.g. substitution effects and other own funds reduction		_
			provisions per country of cou		curistisation exposures, additiona				
		(2) Total value adjustments and	I provisions per country of cou Il credit risk adjustments.		curistisation exposures, additiona	l valuation adjustments (AVAs)	and other own funds reduction		
	(mln EUR, %)	(2) Total value adjustments and	I provisions per country of cou Il credit risk adjustments.	nterparty excludes those for sec	Standardise Value adjustments and	ed Approach	and other own funds reduction	0/06/2019	Value adjustments and provisions ²
Country of Counterpart 6	(mln EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME	(2) Total value adjustments and exposures, but includes genera	I provisions per country of count	/03/2019	Standardise Value adjustments and	ed Approach	As of 30	0/06/2019	
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	(2) Total value adjustments and exposures, but includes genera	I provisions per country of count	/03/2019	Standardise Value adjustments and provisions ²	ed Approach	As of 30	0/06/2019	Value adjustments and provisions ²
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	Comparison of the comparison o	Value adjustments and provisions ² Out due to credit conversion factors	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	Comparison of the comparison o	Value adjustments and provisions ² O t due to credit conversion factors curistisation exposures, additional	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	Comparison of the comparison o	Value adjustments and provisions ² O t due to credit conversion factors curistisation exposures, additional	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ²	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² O t due to credit conversion factors curistisation exposures, additional standardises Standardises	Original Exposure Original Exposure O O O O O O O O O O O O O	Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0
_	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and provisions additional standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and
Counterpart 6	Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	Original Exposure Original Exposure Original Exposure O O O O O O O O O O O O O	As of 31 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Value adjustments and provisions ² Out due to credit conversion factors curistisation exposures, additional standardises Standardises Value adjustments and provisions additional standardises Value adjustments and	Original Exposure Original Exposure O O O O O O O O O O O O O	As of 30 Exposure Value O O O O O O O O O O O O O	Risk exposure amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions ² 0 Value adjustments and



Credit Risk - Standardised Approach

AS LHV Group

					Standardise	d Approach			
			As of 31	L/03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)						•		
	Central governments or central banks	0	0	0		0	0	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		
	Institutions	0	0	0		0	0		
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 8	Secured by mortgages on immovable property	0	0	0		0	0	0	
bounter part o	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 undertakings (CIU)	0	0	0		0	0	0	
	Equity Other experies	0	0	0		0	0	0	
	Other exposures Standardised Total ²	U	U	U	0	U	U	U	

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

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

		(2) Total value adjustments and exposures, but includes genera		nterparty excludes those for sec	uristisation exposures, additional	l valuation adjustments (AVAs) a	and other own funds reductio	ns related to the	
					Standardise	d Approach			
			As of 31,	/03/2019			As of 30)/06/2019	
		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
	(mln EUR, %)	0	0	0		0	0		
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0 1	
	Public sector entities	0	0	0		0	0	0 1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0 !	
	of which: SME	0	0	0		0	0	0 /	
Country of	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0 1	
Counterpart 9	Secured by mortgages on immovable property	0	0	0		0	0	0 1	
	of which: SME Exposures in default	0	0	0	0	0	0	0 1	0
	Items associated with particularly high risk	0	0	0	U	0	0	0 1	U
	Covered bonds	0	0			0	0	0 1	
	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	
	Standardised Total ²				0				0

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

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

		exposures, but includes gener	·		Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		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
<u></u>	(mln EUR, %)	0	0	0		0	0	0	
	Central governments or central banks	0	0			0	0	0	
	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	١			0	0		
	International Organisations	0	0			0	0		
	Institutions	0	0			0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	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	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²	<u> </u>	0	0	0	U	U	U	0



Credit Risk - IRB Approach

										IRB Ap	proach									
			As of 30/	09/2018			As of	31/12/2	2018				As of 31/	03/2019				As of 30/	06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	adjustment	Original Expo	sure ¹ Exposi	re	sk exposure amount	Value adjustment s and	Original E	Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment s and	Original Ex	kposure ¹	Exposure Value ¹	Risk exposure amount	adjustm
	(mln EUR, %)	Of which: defaulted	Value	Of which: defaulted	s and provisions		f which: efaulted		Of which: defaulted	provisions		Of which: defaulted	Value	Of which: defaulted	provisions		Of which: defaulted	value	Of which: defaulted	provisio
Consolidated data	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000)))))) 0 0 0

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.



General governments exposures by country of the counterparty

							AS LHV Group							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with po	sitive fair value	Derivatives with	negative fair value	Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Austria													
Total [0 - 3M [Belgium													
[0 - 3M [Bulgaria													
Total [0 - 3M [Cyprus													
Total [0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia	641 1 1 0 5 1 0	641 1 1 0 5 1 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	641 1 1 0 5 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1 3 0 2 0 0	0 0 0 0 0 0	



General governments exposures by country of the counterparty

							AS LHV Group							
						Divo	As of 31/12/2018	<u> </u>						
				On halawaa al	haat	Dire	ct exposures		Dowing	Airea		Off halas	es aboot	-
	(mln EUR)			On balance s	neet				Deriva	itives		Off balar	nce sheet	-
												Off-balance sh	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			-
														Risk weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short											
			positions)		of which: Financial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	acoignated at rail value	ran varae em sagn sener	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Finland													
[5Y - 10Y [[10Y - more														
[0 - 3M [
[1Y - 2Y [[2Y - 3Y [France													
[3Y - 5Y [[5Y - 10Y [[10Y - more														
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Germany													
[10Y - more Total														
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Croatia													
[0 - 3M [
[0 - 3M [
[1Y - 2Y [Greece													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [
[0 - 3M [Hungary													
[3Y - 5Y [[5Y - 10Y [[10Y - more	nungary													
[10Y - more Total [0 - 3M [
[0 - 3M [
[3Y - 5Y [[3Y - 10Y [Ireland													
[10Y - more Total														
[U - 3M [
[2Y - 3Y [[3Y - 5Y [Italy													
[0 - 3M [
[0 - 3M [0	0	0	0	0	0	0	0 0	0 0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5V [Latvia	1 0	1 0	0	0	0	0 0	0	0 0	0	0 0	0 0	0	
[5Y - 10Y [[10Y - more		0 0	0 0	0	0	0	0	0	0	0	0 0	0 0	0	
Total		1	1	0	0	0	0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

			AS LHV Group As of 31/12/2018											
						Diro								
	(mln EUR)			On balance sl	heet	Direc	ct exposures		Derivat	ives		Off balaı	nce sheet	
	(IIIII EUK)												neet exposures	
								Derivatives with pos	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 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 [Lithuania	0 0 9 6 0 2 0	0 0 9 6 0 2 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
Total [0 - 3M [Poland													
[0 - 3M [Portugal													
Total [0 - 3M [Romania													
Total [0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							AS LHV Group As of 31/12/2018	•					
						Direc	ct exposures						
	(500)			On balance sl	neet		ct exposures		Deriva	tives	Off bala	nce sheet	
	(mln EUR)			On balance si				Derivatives with pos		Derivatives with negative fair value		neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain												
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Sweden												
[0 - 3M [United Kingdom	1 0 0 0 0 0 0	1 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Iceland												
[0 - 3M [Liechtenstein												
[0 - 3M [Norway												
[0 - 3M [Australia												
[0 - 3M [Canada												
[0 - 3M [Hong Kong												



General governments exposures by country of the counterparty

							AS LHV Group							
							As of 31/12/2018							
						Direc	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other advanced economies non EEA													
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

AS LHV Group

							73 EIT GIOUP					
							As of 31/12/2018					
						Dire	ct exposures					
	(mln EUR)			On balance s	heet				Deriva	tives	Off balance sheet	
								Derivatives with pos	sitive fair value	Derivatives with negative fair value	Off-balance sheet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal Provisions	Risk weighted exposure amou
[0 - 3M [Africa											
[0 - 3M [Others											

lotes and definition

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees
- (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Carbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Carbados, Cayman Islands, Cuba, Carbados, Carbados, Cayman Islands, Cuba, Carbados, Carb
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Britrea, Ethiopia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

							AS LHV Group							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	ntives		Off balan	ce sheet	
								Derivatives with po	ocitivo fair valvo	Dorivatives with	n negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)						Silive fall value	Delivatives with	Thegative fall value	Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Austria													
Total [0 - 3M [Belgium													
[0 - 3M [Bulgaria													
Total [0 - 3M [Cyprus													
Total [0 - 3M [Czech Republic													
[0 - 3M [Denmark													
[0 - 3M [Estonia	1,029 80 2 1 5 1 0	1,029 80 2 1 5 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1,029 0 2 1 5 1 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 2 1 2 0 0 0	0 0 0 0 0 0	0



General governments exposures by country of the counterparty

Residued Manurity Country / Region Total carrying amount of monitories with financial energy for things a perior or total providence of the country of the								AS LHV Group							
Marker M							Dira		,						
Residual Maturity Country / Region Total carrying amount of non-derivative financial assets (net of short positions) of which: Financial assets designated at fair value through profit or loss through profit or loss of which: Financial assets at amortised oast of which: Financial assets at amortised oast of which: Financial assets at amortised oast Carrying amount. Rotional amount. Carrying amount. Rotional amount. Rotion					On halance of	book	Dire	ct exposures		Dorive			Off balan	eo choot	-
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets assets (net of short positions) held for trading of which: Financial assets at designated at fair value through profit or loss of which: Financial assets at amortised cost amortised cost Carrying amount Notional amount Carrying amount Notional amount Noti		(mln EUR)		1	On balance si	neet				Deriva	tives		Off balar	ice sneet	-
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets designated at fair value through profit or loss held for trading Total carrying amount of non-derivative financial assets of which: Financial assets at fair value through profit or loss held for trading Total carrying amount of non-derivative financial assets of which: Financial assets at fair value through profit or loss Of which: Financial assets at amortised cost Carrying amount Notional amount Carrying amount Notional													Off-balance sh	neet exposures	
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets of which: Financial assets of which: Financial assets designated at fair value through profit or loss held for trading Total carrying amount of non-derivative financial assets of which: Financial assets at fair value through profit or loss held for trading Total carrying amount of non-derivative financial assets of which: Financial assets at fair value through profit or loss Of which: Financial assets at amortised cost Carrying amount Notional amount Carrying amount Notional									Derivatives with po	ositive fair value	Derivatives with	negative fair value			-
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Of which: Financial assets at designated at fair value through profit or loss Of which: Financial assets at designated at fair value through profit or loss Of which: Financial assets at fair value through other comprehensive income															
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net of short positions) Of which: Financial assets at designated at fair value through profit or loss Of which: Financial assets at designated at fair value through profit or loss Of which: Financial assets at fair value through other comprehensive income															Risk weighted
derivative financial assets positions) of which: Financial assets held for trading through profit or loss of which: Financial assets at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial asset			Total gross carrying amount of non-	Total carrying amount of											exposure amount
of which: Financial assets held for trading of which: Financial assets designated at fair value through profit or loss of which: Financial assets at designated at fair value through profit or loss of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income of which: Financial assets at fair value through other comprehensive income	Residual Maturity	Country / Region	derivative financial assets	assets (net of short											
held for trading through profit or loss comprehensive income amortised cost				positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
					of which: Financial assets held for trading	acoignacea ac ian value	ran value amough outer	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [through profit or loss	comprehensive income								
[0-3M[] [3M-1Y[] [1Y-2Y[] [2Y-3Y[] [3Y-5Y[] [3Y-5Y[] [10Y-more Total [0-3M[] [3M-1Y] [11Y-2Y[]															
[0 - 3M [
[27 - 37 [[0 - 3M [[3M - 1Y [
Sy - 10Y	[17 - 27 [[2Y - 3Y [[3Y - 5Y [Finland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[10Y - more Total	[5Y - 10Y [[10Y - more														
[1Y - 2Y [[0 - 3M [[3M - 1Y [
[3Y - 5Y [[5Y - 10Y [[10Y - more Total [0 - 3M [[1Y - 2Y [[2Y - 3Y [France													
Total	[3Y - 5Y [[5Y - 10Y [[10Y - more														
	Total [0 - 3M [
[3M - 1Y [[3M - 1Y [[1Y - 2Y [
[3Y - 5Y [[5Y - 10Y [[3Y - 5Y [[5Y - 10Y [Germany													
Total	[10Y - more Total														
[3M - 1Y [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[2Y - 3Y [[3Y - 5Y [Croatia													
	[5Y - 10Y [[10Y - more Total														
Total	[0 - 3M [[3M - 1Y [
[1Y - 2Y [[1Y - 2Y [Greece													
[5Y - 10Y [[10Y - more	[5Y - 10Y [[10Y - more														
[0 - 3M [Total [0 - 3M [[3M - 1Y [
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[1Y - 2Y [[2Y - 3Y [Hungary													
[5Y - 5Y [[5Y - more	[3Y - 5Y [[5Y - 10Y [[10Y - more	gu. j													
Total	Total [0 - 3M [
[3M - 1Y [[3M - 1Y [[1Y - 2Y [[2Y - 2Y [
1	[3Y - 5Y [[5Y - 10Y [Ireland													
[10Y - more	[10Y - more Total														
[3M - 1Y [[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[2Y - 3Y [[3Y - 5Y [Italy													
10-3M	[5Y - 10Y [[10Y - more Total														
	[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y-2Y[[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Latvia	0 0	0 0	0 0 0	0 0	0 0	0 0	0	0 0	0 0	0 0 0	0 0	0 0 0	
[5Y - 10Y] 0	[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	



General governments exposures by country of the counterparty

		AS LHV Group As of 30/06/2019												
						Dire	ect exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
								Derivatives with po	sitive fair value	Derivatives witl	h negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets a fair value through other comprehensive income	of which: Financial assets at amortised cost		Notional amount		Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania	0 0 9 6 0 2 0	0 0 9 6 0 2 0	0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	1
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands													
[0 - 3M [Poland													
[0 - 3M [Portugal													
[0 - 3M [Romania													
[0 - 3M [Slovakia													
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							AS LHV Group						
						Direc	As of 30/06/2019	<u>'</u>					
	(500)			On balance sl	neet		ct exposures		Deriva	tives	Off balar	nce sheet	
	(mln EUR)			On Bulance 3				Derivatives with pos		Derivatives with negative fair value		neet exposures	
[0-3M[[3M-1Y[[1Y-2Y]	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain												
[0 - 3M [Sweden												
[0 - 3M [United Kingdom	38 0 0 0 0 0 0	38 0 0 0 0 0 0 38	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	38 0 0 0 0 0 0 38	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 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 [Iceland												
[0 - 3M [Liechtenstein												
[0 - 3M [Norway												
[0 - 3M [Australia												
[0 - 3M [Canada												
[0 - 3M [Hong Kong												



General governments exposures by country of the counterparty

							AS LHV Group							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.													
[0 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
Total [0 - 3M [Middle East													
Total [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

AS LHV Group

						AS LITY GIOUP					
						As of 30/06/2019					
					Dire	ect exposures					
	(mln EUR)			On balance s	heet		Deriva	atives		Off balance sheet	
							Derivatives with positive fair value	Derivatives with ne	egative fair value	Off-balance sheet exposur	es
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 other 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 Provisi	Risk weighted exposure amount
[0 - 3M [Africa										
[0 - 3M [Others	0 0 13 0 0 0	0 0 13 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0

Notes and definition

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 have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, St. Vincent and Tobago, Uruguay, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Carbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Venezuela, Aruba, Carbados, Cayman Islands, Cuba, Carbados, Carbados, Cayman Islands, Cuba, Carbados, Carb

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Con

(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.



Performing and non-performing exposures

	As of 30/09/2018 As of 31									s of 31/12/201	.8			
		Gross carry	ing amount		provisions ⁴		Collaterals and financial	financial		Gross carrying amount				Collaterals and financial
		Of which performing but past due >30	Of which non-performing ¹		on performing perform	performing	guarantees received on non- performing		Of which performing but past due >30			On performing exposures ²	performing	guarantees received on non- performing
(mln EUR)		days and <=90 days		Of which: defaulted	CAPOSUICS	exposures ³	exposures		days and <=90 days		Of which: defaulted	Схрозитез	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	41	0	0	0	0	0	0	39	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	14	0	0	0	0	0	0	19	0	0	0	0	0	0
Credit institutions	5	0	0	0	0	0	0	19	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	22	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	1,782	3	18	0	5	5	0	1,606	1	13	0	5	6	0
Central banks	926	0	0	0	0	0	0	640	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	55	0	0	0	0	0	0	69	0	0	0	0	0	0
Other financial corporations	58	0	0	0	0	0	0	54	0	3	0	0	0	0
Non-financial corporations	553	3	18	0	4	5	0	628	0	9	0	4	6	0
of which: small and medium-sized enterprises at amortised cost	225	0	18	0	0	0	0	501	0	9	0	0	0	0
Households	189	0	0	0	1	0	0	215	0	0	0	1	0	0
DEBT INSTRUMENTS other than HFT	1,822	3	18	0	5	5	0	1,645	1	13	0	5	6	0
OFF-BALANCE SHEET EXPOSURES	(1) Face the definition		0	0	0	0	0	284		0	0	0	0	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

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



Performing and non-performing exposures

			Δ	As of 31/03/201	9			As of 30/06/2019							
		Gross carryi	ng amount		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial guarantees		Gross carrying amount				mpairment, hanges in fair edit risk and	Collaterals and financial guarantees	
		Of which performing but past due >30	Of which non-performing ¹		On performing exposures ² On non-performin		received on non- performing		Of which performing but past due >30	Of which non	n-performing ¹	On performing exposures ²	On non- performing	received on non- performing	
(mln EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures	
Debt securities (including at amortised cost and fair value)	18	0	0	0	0	0	0	112	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	18	0	0	0	0	0	0	98	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	13	0	0	0	0	0	0	
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	1,759	2	13	0	5	6	0	2,221	3	12	0	5	7	0	
Central banks	733	0	0	0	0	0	0	1,029	0	0	0	0	0	0	
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	65	0	0	0	0	0	0	129	0	0	0	0	0	0	
Other financial corporations	28	0	0	0	0	0	0	20	0	3	0	0	0	0	
Non-financial corporations	696	1	13	0	4	6	0	768	3	9	0	4	7	0	
of which: small and medium-sized enterprises at amortised cost	574	0	13	0	0	0	0	642	2	9	0	0	0	0	
Households	237	0	0	0	1	0	0	274	0	0	0	1	0	0	
DEBT INSTRUMENTS other than HFT	1,777	2	13	0	5	6	0	2,333	3	12	0	5	7	0	
OFF-BALANCE SHEET EXPOSURES	165		0	0	0	0	0	165		0	0	0	0	0	

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

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



Forborne exposures

			As of 30/09/2018			As of 31/12/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying exposures with measures		Accumulated im accumulated che value due to cre provisions for e forbearance me	anges in fair dit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on		Of which non- performing exposures with forbearance measures	Of which on non- performing exposures with forbearance measures		received on exposures with forbearance
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	0	0	0	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
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	0	0	0	0	0	0	0	0	0	0
Loan commitments given	0	0	0	0	0	0	0	0	0	0

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

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



Forborne exposures

								As of 30/06/2019		
	Gross carrying amount of a exposures with forbearance v measures p		accumulated ch value due to cre provisions for e	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures	Of which on non- performing exposures with forbearance measures		forhearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	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)	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
of which: small and medium-sized enterprises at amortised cost	0	0	0	0	0	0	0	0	0	0
Households	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	0	0	0	0	0	0	0	0	0	0
Loan commitments given	0	0	0	0	0	0	0	0	0	0

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

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