

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



2018 EU-wide Transparency Exercise Capital

Part				As of 31/12/2017	A620/06/2010	COREP CODE	DECILIATION.
Part					As of 30/06/2018		REGULATION Articles 4(119) and 72 of CSP
Part							
Part			transitional adjustments)				
			instruments)				
Part		A.1.4	Other Reserves				
Part		A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Part		A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
Part		A.1.7	Adjustments to CET1 due to prudential filters	0	0	C 01.00 (r250,c010)	***
Note		A.1.8		-4	-4	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
Part		A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
Part		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	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	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
All		A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
ALIA Of color from continuery protone ()		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	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	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 CRS; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 238 of CRS; Articles 36(1) point (k) (iii) and 239(3) of CRS; Articles 36(1) point k) (iv) and 137(3) of CRS; Articles 36(1) point k) (iv) and 155(4) of CRS.
Materials		A.1.14.1		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
Auto		A.1.15	 (-) Holdings of CE11 capital instruments of financial sector entities where the institution does not have a significant investment 	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
March Marc		A.1.16		0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
Note Control		A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	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
ALID C. ALID CONTINUES (CONTINUES CONTINUES CONTIN		A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
ALI	Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
No. 10.21 Translocate algorithms for the prediction and present (CFT) Capital interviews (CF		A.1.20	CET1 capital elements or deductions - other	-5	-3	C 01.00 (r529,c010)	-
A 12 The relicion of eligibithments due to relicion convert prisones (41) 0 0 0 0 0 0 0 0 0		A.1.21	Transitional adjustments	-2	51	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
A 12-12 Other translocue algorithments of CTT Capital (r/1) -2 31 51.84 (5004/sit) Annowani et 27, 17 and 41 of CX		A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
Add Additional Time Capital components and distances 100 100 11.00		A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
A.2.1 Accordant Commonstrate 100		A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-2	51	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A22 C) Decess dedication from T2 terms oner T2 capital O O CHAD (PORCHES)		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	99	100	C 01.00 (r530,c010)	Article 61 of CRR
A22 Content Additional Ter 1 Cupital components and deductions 0 0		A.2.1	Additional Tier 1 Capital instruments	100	100	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
A24 Additional Tar 1 transforal adjustments		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A.3 TIER 1 CAPITAL (net of deductions and after transitional adjustments) A.4 TIER 2 CAPITAL (net of deductions and after transitional adjustments) O 0 0 0.0.00 (1790,dull) Anno 27 of CRI. AL1 Tier 2 Capital instruments O 0 0 0.0.00 (1790,dull) Anno 27 of CRI. AL2 Other Tier 2 Capital components and deductions O 0 0 0.0.00 (1790,dull) - C. 0.00		A.2.3	Other Additional Tier 1 Capital components and deductions	0	0		
A4		A.2.4	Additional Tier 1 transitional adjustments	-1	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
A.1 Tier 2 Capital instruments		А.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	524	575	C 01.00 (r015,c010)	Article 25 of CRR
A43 Ter 2 transitional adjustments 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r750,c010)	Article 71 of CRR
A42 Other Tier 2 Capital components and deductions 0 0 0 0 0 0 0 0 0		A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
A-1.3 Tef - 4 marticologist deglicements 0 0 + c 0.100 (psigo.dis)		A.4.2	Other Tier 2 Capital components and deductions	0	0	+ 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) +	
CAPITAL RATIOS (%) Tansitional adjustments included 0 44 C65.01 (d10;ct/d0)						+ C 01.00 (r960,c010)	
C.1 COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) 12.67% 13.81% CA) (1) -							Articles 92(3), 95, 96 and 98 of CRR
C.2 TIER 1 CAPITAL RATIO (transitional period) 15.87% 16.72% CA3 (3)			•				
Transitional period C.2 TOTAL CAPITAL RATIO (transitional period) 15.89% 16.72% CA3 (5) CT Capital Fully loaded D COMMON EQUITY TIER 1 CAPITAL (fully loaded) 427 423 A2.A.2.4+MN(A.F.A.2.1-A.3.0)0 CET! RATIO (%) E COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded) 12.93% 12.47% (0.1)/[B-8.1] .	CARITAL BATTOS (0/2)			12.87%	13.81%		-
CET1 Capital	Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.87%	16.72%	CA3 {3}	-
CETT RATTO (%) E COMMON EQUITY TIER 1 CAPITAL RATTO (fully loaded) 12.63% 12.47% [0.1]/(b.a.1) 	0774	C.3	TOTAL CAPITAL RATIO (transitional period)	15.89%	16.72%		-
F Adjustments to CET1 due to IFRS 9 transitional arrangements 12.93% 12.47% 10.17(e-8.1) 1.247% 10.17(e-8.1) 1	Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	427	423	A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	-
F Adjustments to AT1 due to 1FRS 9 transitional arrangements 0 C95.01 (+40,c00) F Adjustments to T2 due to 1FRS 9 transitional arrangements 0 C95.01 (+40,c00)		E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.93%	12.47%	[D.1]/[B-B.1]	-
Memo items F Adjustments to T2 due to IFRS 9 transitional arrangements 0 C65.01 (+40,c330)		F	Adjustments to CET1 due to IFRS 9 transitional arrangements		51	C 05.01 (r440,c010)	
F Adjustments to T2 due to 1FRS 9 transitional arrangements 0 C05.01 (r440,c030)	Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
F Adjustments included in RWAs due to IFRS 9 transitional arrangements 44 C 05.01 (+40,c40)	Tiento items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
		F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		44	C 05.01 (r440,c040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable 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 ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



Leverage ratio

	(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	524	575	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	527	524	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	4,647	4,812	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	4,647	4,812	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	11.3%	11.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	11.3%	10.9%	C 47.00 (r330,c010)	



Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(mln EUR)		
Risk exposure amounts for credit risk	2,959	3,097
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	2,959	3,097
Risk exposure amount for position, foreign exchange and commodities (Market risk)	3	3
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	0	0
Risk exposure amount for operational risk	340	337
Other risk exposure amounts	0	0
Total Risk Exposure Amount	3,302	3,437

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



P&L

First Investment Bank

	As of 31/12/2017	As of 30/06/2018
(min EUR)	110 21 22, 22, 22	***************************************
Interest income	182	82
Of which debt securities income	7	2
Of which loans and advances income	175	81
Interest expenses	49	16
(Of which deposits expenses)	36	10
(Of which debt securities issued expenses)	12	6
(Expenses on share capital repayable on demand)	0	0
Dividend income	2	0
Net Fee and commission income	52	25
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	14	3
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	8	2
Net other operating income /(expenses)	-12	1
TOTAL OPERATING INCOME, NET	197	97
(Administrative expenses)	96	48
(Depreciation)	8	4
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	0	0
(Commitments and guarantees given)	0	0
(Other provisions)	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
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	40	23
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	23
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	52	23
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	47	25
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	47	25
Of which attributable to owners of the parent	47	25

(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."



Market Risk First Investment Bank

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	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017							As of 30/06/2018								
			VaR (Memoral	ndum item)	STRESSED VaR ((Memorandum item)	AND MI	ENTAL DEFAULT GRATION RISK TAL CHARGE		PRICE RISKS CHARGE FOR			VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	DEFAL MIGRAT	MENTAL JLT AND TION RISK L CHARGE		PRICE RISKS CHARGE FOR		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRI 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURI	E FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	ō	0	0							Ō	Ō	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	3	3	0	0	0	0							0	0	0	0						
Total	3	3	١ ،										0									



Credit Risk - Standardised Approach

First Investment Bank

			11130	Investment bank					
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	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
	(min EUR, %)								
	Central governments or central banks	827	915	62		879	982	117	
	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	259	261	68		217	226	56	
	Corporates	1,270	1,103	1,097		1,316	1,144	1,137	
	of which: SME	0	0	0		41	31	24	
	Retail	795	490	345		860	545	380	
C	of which: SME	213	124	71		246	144	82	
Consolidated data	Secured by mortgages on immovable property	675	665	271		731	720	292	
	of which: SME Exposures in default	205	199	72		233	225	81	
		639	338	388	299	614	336	383	275
	Items associated with particularly high risk Covered bonds	0				0		0	
	Claims on institutions and corporates with a ST credit assessment	0				0	0	0	
	Collective investments undertakings (CIU)					Ů,			
	Equity	11	111	13		1 0	1 0	10	
	Securitisation	0	0	13		9	9	10	
	Other exposures	814	833	714		807	818	722	
	Standardised Total	5,290	4.617	2,959	308	5,436	4,783	3.097	295

(I) 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)

					Standardis	sed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	645	700			666	733	51	
	Regional governments or local authorities	043	700			000	/33	91	
	Public sector entities	0	0			0	0	0	
	Multilateral Development Banks	0				0	0	0	
	International Organisations	0				0	0	0	
	Institutions	41	43	10		32	37	9	
	Corporates	1.235	1.070	1.064		1.281	1,118	1,110	
	of which: SME	1,233	0,0,0	1,001		41	31	24	
	Retail	692	433	311		752	480	342	
	of which: SME	162	75	43		187	86	49	
BULGARIA	Secured by mortgages on immovable property	645	636	259		698	688	279	
DOLOGRAM	of which: SME	202	196	71		230	222	80	
	Exposures in default	587	313	362	0	560	310	356	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1	1	1		1	1	1	
	Equity	11	11	13		9	9	10	
	Securitisation								
	Other exposures	807	825	709		799	809	716	
	Standardised Total ²				272				247

**Original exposure, unlike Exposure value, is reported before basing into account any effect due to credit conversion factors or credit risk indigations (e.g., substitution effects).

**Total value adjustments and provisions per country or counterparty excludes those for securitisation exposures, additional valuation adjustments (AWA) and other own funds reductions related to the exposures, but includes general credit risk adjustment and provisions per country or country or country or substitution exposures.

**Total value adjustments and provisions per country or counterparty excludes those for securitisation exposures, additional valuation adjustments (AWA) and other own funds reductions related to the exposures, but includes general credit risk adjustment and provisions per country or cou

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	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
	(min EUR, %) Central governments or central banks	96	96	0		124			
	Regional governments or local authorities	96	96	0		124	124	0	
	Public sector entities	0	U	0		U	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	95	95	10		97	92	16	
	Corporates	33	1	19		2	1	10	
	of which: SME	0	, n	0		0	0	0	
	Retail	0	0	0		Ů	0	0	
	of which: SME	0		0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	0	0	0		Ů	0	0	
SINTIED STATES	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	ō	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

O Chiginal exposure, unible. Exposure value, is reported before bising into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	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
	(min EUR, %)								
	Central governments or central banks	61	61	61		66	66	66	
	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	13	13	3		9	9	2	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	54	53	31		68	62	37	
	of which: SME	49	48	27		57	56	32	
ALBANIA	Secured by mortgages on immovable property	14	13	5		17	17	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	9	6	6	0	10	7	7	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	
	Securitisation								
	Other exposures	8	8	5		9	9	5	
	Standardised Total ²				0				0

¹⁰ Chiginal 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 convisions or country of countercant vaciousless those for securistication exposures, additional valuation adjustments (AVA-) and other own funds reductions related to the exposures, but includes operal credit risk adjustments.



Credit Risk - Standardised Approach First Investment Bank

			rirst	Investment Bank						
					Standardis	ed Approach				
			As of 31/12	2/2017		As of 30/06/2018				
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	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		
	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		
	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 4	of which: SME	0	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	U	0		U	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	0		
	Equity	0	0	0		0	0	0		
	Securitisation	Ü	Ů							
ĺ	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				0				0	

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	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
	(min EUR, %)					0			
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	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	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 5	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	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Securitisation	0	0	U			U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	, and the same of					Ů		

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	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	1 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	
	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 6	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 Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Securitisation	U	U	U			U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			Ü	0	Ü		Ů	0

Standardised Total²

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

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

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

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	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 adjustment and provisions ²
	(min 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	
	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	
ounterpart /	of which: SME Exposures in default	0		U		U	0	0	
		0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	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	
	Securitisation	0		0		U	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	· ·		0			0	0	0

⁽ii) Chainal exosume, unlike Exosume value, is reported before taking into account any effect due to credit conversion factors or credit risk mitioation techniques (e.g. substitution effects).
(iii) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposumes, additional valuation adjustments (AVVe) and other own funds reductions related to the exposumes, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

First Investment Bank

				arresement bank					
					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	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
	(min EUR, %)								
1	Central governments or central banks	0	0	0		0	0	0	
i	Regional governments or local authorities Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		U	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	, i	0	0		0	0	0	
	Corporates	0	0	0		Ů	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	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 8	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) Equity	0	0	0		0	0	0	
	Equity Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²		,				,		

Of Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit crowersion factors or credit risk mitigation techniques (e.g. substitution effects).
Of Total values with uniform and consiston or country of complements account any effect due to credit crowersion factors or credit risk mitigation techniques (e.g. substitution effects).

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	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
	(min 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	
	Corporates	0	U	0		0	0	U	
	of which: SME	0	0	0		0	0	0	
	Retail	0		0		0	0	0	
C	of which: SME	0	,	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	1 0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	ō	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	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Thingsid reposure, unlike Exposure value; provide before significant to account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks		0	^			^	^	
	Regional governments or local authorities	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		Ů	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	
	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
	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) Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

(II) 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 securistication encountry. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - IRB Approach

							IRB App	roach					
				As of 31	L/12/2017					As of 30	/06/2018		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	derdanca	0	0	derdance	0	0	derdared	0	0	derdanca	0
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0		0	0		0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0
	Retail - Qualifying Revolving	0		0	0		0	0		0	0		0
	Retail - Other Retail	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		0
	Equity Securitisation	0			0		0	0		0	0		
	Other non credit-obligation assets	U		U	0		0	U		U	0		-
	IRB Total				0						0		

⁽II) 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).



Sovereign Exposure

First Investment Bank

(mln EUR)									As of 31/	/12/2017								
				Memo: breal	down by acco	ounting portfo	lio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	368.1	0.4	367.7	1.4	0.0	1.4	0.0	0.0	0.0	348.9	0.0	348.9	0.4	0.4	0.0	17.4	0.0	17.4
Austria	0.0	0.0	0.0															
Belgium	1.4	0.0	1.4															
Bulgaria	196.1	0.4	195.7															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia Finland	0.0	0.0	0.0															
France	0.0	0.0	0.0															
Germany	0.0	0.0	0.0															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	22.9	0.0	22.9															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania Slovakia	0.0 1.1	0.0	0.0 1.1															
Slovenia	0.0	0.0	0.0															
Spain	0.0	0.0	0.0															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan U.S.	95.9	0.0	95.9															
Other advanced economies non EEA	95.9	0.0	0.0															
Other Central and eastern Europe countries non EEA	50.8	0.0	50.8															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	0.0	0.0	0.0															
Note:																		

Information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information disclosed in this template is sourced from FINREP templates F 20 and F 04.

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Reailans:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania. Bornia and Herezoovira. P.IX Macedonia. Morteneon. Serbia and Turker.
Middle East: Befarin, Dibloot, Brain, Dislora, Colombia, Costa Nata, Dominica, Other Common, Otario, San Advanced, Casta Nata, Dominica, Common, Otario, San Advanced, Estados, Grenarda, Caudennala, Cultura, Colombia, Costa Nata, Dominica, Dominican Republic, Cusado, Estados, Grenarda, Guardeope, Perus Nata, Vision Balanded, Unique, Venezuela, Artigua And Barbuda, Anuba, Bahamas, Barbados, Oynan Islande, Cultura, Cultura, Perus Nata, Perus Legis, Perus, Sector, Subrados, Guardeope, Perus Nata, Perus Legis, Perus Nata, Perus Legis, Perus Legis, Perus Nata, Perus Legis, Perus Nata, Perus Legis, Perus Legis, Perus Nata, Perus Nata, Perus Nata, Perus Nata, Pe

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



		First Investment Bank												
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	citivo fair valvo	Doviumbiyoo wibb	negative fair value	on balance si	icci exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Blok well-band
		Total gross carrying amount of non	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [
[3M - 1Y[[1Y - 2Y[
[2Y - 3Y [[3Y - 5Y [Austria													
[5Y - 10Y [[10Y - more														
Total		0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	1 0	1 0	0	0	1 0	0	0	0	0	0	0	0	
[10Y - more		0 1	0 1	0	0	0 1	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [20 35	20 35	0	0	20 35	0	0	0	0	0	0	0	
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Bulgaria	8 40 66	8 40 66	1 0	0	7 40 66	0	0	0	0	0	0	0	
Total		0 169	0 169	0	0	0 167	0	0	0	0	0	0	0	8
[0 - 3M [3M - 1Y [1Y - 2Y														
	Cyprus													
13Y - 5Y 15Y - 10Y 110Y - more Total														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic													
[5Y - 10Y [[10Y - more Total														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Denmark													
[10Y - more Total 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y														
[1Y - 2Y [Estonia													
[3Y - 5Y [5Y - 10Y [10Y - more	23.000													
Total														



	deneral govern	First Investment Bank	circ counterparty											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	ice sheet	
												Off-balance si	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	Risk weighted exposure amount
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [
[0 - 3M [Finland													
Total 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y														
[1Y - 2Y [France													
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [Germany													
Total														
13M - 1Y 1 1	Croatia													
Total														
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [Hungary													
10 - 3M 13M - 1Y 13Y - 1Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Ireland													
Total	1													



	-	ments exposures by country of First Investment Bank	and counterparty											
		cusi invesiment pdfIK					As of 30/06/2018							
						Dira	ct exposures	<u> </u>						
						Dire	ct exposures					0551.1		-
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	heet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
						<u> </u>			<u> </u>		I	-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)											exposure amount
Residual Placulity	Country / Region	derivative financial assets	assets (net of short											
			,		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprenensive income								
[0 - 3M [[3M - 1Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Italy													
[10Y - more														
TO - 3M		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Latvia	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		23 0	23 0	0	0	23 0	0	0	0	0	0	0	0	
Total 「 0 - 3M 「		23 0	23 0	0	0	23	0	0	0	0	0	0	0	0
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
12V - EV I	Luxembourg	0	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 [
[1Y - 2Y [[2Y - 3Y [Malta													
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [
[10Y - more Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y I 13Y - 5Y I	Netherlands													
[5Y - 10Y [10Y - more Total														
[0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Poland													
f10Y - more Total	-													



	coc. ar govern	First Investment Bank	counterputty											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
(a. 2M)														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [3Y - 5Y 15Y - 10Y	Portugal													
[10Y - more Total														
[0 - 3M [
[3Y - 5Y [Romania													
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Slovakia	0 0	0	0 0	0 0	0 0	0 0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		1 0	1 0	0	0	1 0	0 0	ō 0	0	0	0	0	0	
Total 「 0 - 3M 「 「 3M - 1Y 「 「 1Y - 2Y 「		1	1	0	0	1	0	0	0	0	0	0	0	0
[2Y - 3Y [Slovenia													
[3Y - 5Y [5Y - 10Y [10Y - more														
Total I 0 - 3M I														
[3M - 1Y [Spain													
[3Y - 5Y [15Y - 10Y 10Y - more														
Total To - 3M F														
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Sweden													
[3Y - 5Y [5Y - 10Y [10Y - more	Sweden													
TO - 3M														
[3Y - 5Y] [5Y - 10Y]	United Kingdom													
Total														



	General govern	First Investment Bank	the counterparty											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-halance et	heet exposures	
												OII-balance si	leet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
		T-t-1t	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					arrough profit or loss	comprehensive income								
7.0 SM7														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y I	Iceland													
[5Y - 10Y [10Y - more Total														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y														
1 2Y - 3Y I 13Y - 5Y I	Liechtenstein													
15Y - 10Y I 110Y - more	=													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Norway													
[5Y - 10Y [[10Y - more														
Total 0 - 3M 3M - 1Y														
	Australia													
[2Y - 3Y [
Total [0 - 3M [
[3M - 1Y [Canada													
[3Y - 5Y [5Y - 10Y	Cundu													
[10Y - more Total [0 - 3M [[3M - 1Y [
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Hong Kong													
Total														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
[3Y - 5Y] [5Y - 10Y]	Japan													
f 10Y - more Total														



	General govern	ments exposures by country of First Investment Bank	the counterparty											
		THE HIVESTITIEN DATE					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)		Derivatives Off balance sheet											
												Off-balance sheet exposures		
								Derivatives with positive fair value		Derivatives with negative fair value				
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)											
			positions)						Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount						
				new for trading	through profit or loss	comprehensive income	amortisca cost							
[0 - 3M [124 0	124 0	0	0	124 0	0	0	0	0	0	0	0	
[2Y - 3Y [U.S.	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y	China	124	124	0	0	124	0	0	0	0	0	0	0	0
1 M - 1 Y 1 Y - 2 Y 2 Y - 3 Y														
[3Y - 5Y [[5Y - 10Y [
[3M - 1Y [
[2Y - 3Y [3Y - 5Y [5Y - 10Y [Switzerland													
[10Y - more Total														
「0-3M「 「3M-1Y「 「1Y-2Y「														
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Other advanced economies non EEA													
[10Y - more Total														
[0 - 3M [3M - 1Y 1Y - 2Y		2 10 3	2 10 3	0	0 0	2 5 3	0 4 0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Other Central and eastern Europe countries non EEA	8 8	8 8	0	0	5 2	3 5	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		24 0 54	24 0 54	0	0 0	18 0 35	6 0 19	0 0	0	0 0	0 0	0 0	0 0	54
[0 - 3M [3M - 1Y [1	34	34	Ü	,	33	13							
[1Y - 2Y [Middle East													
[5Y - 10Y [10Y - more	1													
Total 0 - 3M 3M - 1Y														
[1Y - 2Y [[2Y - 3Y [Latin America and the													
[3Y - 5Y [5Y - 10Y [10Y - more	Caribbean													
Total	1													



General governments exposures by country of the counterparty

	-	First Investment Bank													
		As of 30/06/2018													
	Direct exposures On balance sheet Derivatives Off balance sheet														
	(mln EUR)				Derivatives Off balance sheet										
												Off-balance sheet exposures			
								Derivatives with po	isitive fair value	Derivatives with	negative fair value				
Residual Maturity	y Country / Region	Total gross carrying amount of non- derivative financial assets	Total gross carrying amount of non-noi	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 [Africa														
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y [[2Y - 3Y [Others	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y [[5Y - 10Y [Janus	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	-1	

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of 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 records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures of the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have the same institution.

(4) The exposures recorded noting the controls towards counterparts (other through the exposures to the demonstration and or accounting classification of the controls of the controls of the exposures to the exposure to the exposure to the exposure to the exposure to counterparts (other than novereign) with full or partial government guarantees by central, regional and local governments (controls towards counterparts) (other than novereign) with full or partial government guarantees by central, regional and local governments.

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEF one TEAL Albania, Bossia and Herzeoprina, PTR Mecadonia, Mortenegro, Serbia and Turkey.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia. United Arab Emirates and Yemen.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libra. Ornan. Catas: Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Libra. Natural Arabia. Sudian. Swia. Libra. Saud Arabia. Swia. Libra. Swia.



Performing and non-performing exposures

	As of 31/12/2017								As of 30/06/2018							
	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial			
	Of which performing but past due >30		0		On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30			On performing exposures ²	On non- performing	guarantees received on non- performing exposures		
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³			days and <=90 days		Of which: defaulted	exposures*	exposures ³			
Debt securities (including at amortised cost and fair value)	399	0	0	0	0	0	0	400	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	366	0	0	0	0	0	0	372	0	0	0	0	0	0		
Credit institutions	33	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	15	0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)	3,631	119	639	639	9	299	311	3,797	249	614	614	71	275	324		
Central banks	459	0	0	0	0	0	0	506	0	0	0	0	0	0		
General governments	0	0	0	0	0	0	0	1	0	0	0	0	0	0		
Credit institutions	223	0	0	0	0	0	0	201	0	0	0	0	0	0		
Other financial corporations	50	0	0	0	0	0	0	51	0	0	0	3	0	0		
Non-financial corporations	2,106	107	532	532	6	243	264	2,182	235	506	506	44	225	274		
of which: small and medium-sized enterprises at amortised cost	1,910	105	525	525	5	239	261	1,254	171	247	247	20	103	139		
Households	792	12	107	107	2	56	46	857	14	107	107	24	50	50		
DEBT INSTRUMENTS other than HFT	4,030	119	639	639	9	299	311	4,197	250	614	614	71	275	324		
OFF-BALANCE SHEET EXPOSURES	432		0	0	0	0	0	419		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⁾ Institutions 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)

⁽⁹⁾ Institutions 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/fiction convention, as explained in Annex V, Part 1 paragraphs 9 and 10 Regulation (EU) No 880/2014 - 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 of fibralance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/12/2017				As of 30/06/2018							
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying amo with forbearance n		Accumulated impairme changes in fair value d provisions for exposur measures ²	ue to credit risk and	Collateral and financial				
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures				
(min EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0				
	_	•	Ü	_	_	U	U	_						
Central banks	0	0	U	0	0	U	Ü	0	0	U				
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)	430	364	176	176	220	405	340	153	151	231				
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	391	341	167	167	197	364	316	145	144	206				
of which: small and medium-sized enterprises at amortised cost	379	336	165	165	185	167	126	63	62	96				
Households	39	22	9	9	23	41	24	8	7	25				
DEBT INSTRUMENTS other than HFT	430	364	176	176	220	405	340	153	151	231				
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 🗆

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