

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



2018 EU-wide Transparency Exercise Capital

Part							
Part				As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
Part							
Part			transitional adjustments)				
Part			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		-8	-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
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 Officials from sectioning protons () 1		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
Mathematical Process		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 239 of CRS; Articles 36(1) point (k) (iii) and 239(3) of CRS; Articles 36(1) point k) (iv) and 25(4) of CRS; Articles 36(1) point k) (iv) and 155(4) of CRS.
Materials Mate		A.1.14.1		0	0	C 01.00 (r460,c010)	
Act		A.1.15	 (-) Holdings of CET1 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
No. Commence Process Commence Comm		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 CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTINUES CONTI		A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
No. Part P	riansaonai period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
A 12 Transformer degreement for the green present (CF)		A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
A 17 A A A A A A A A A		A.1.21	Transitional adjustments	0	0	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
A		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
Account Acco		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		A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A22 C) Decess decision from T2 trans one T2 capital O O C S. ALE (PTALA BITS)		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,c010)	Article 61 of CRR
A22 Other Additional The 1 Cupital components and deductions 0 0 Columnitation of		A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
A24 Additional Ter 1 transforal adjustments 0 0 41.00 (education) - C 1.00 (educati		A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A TIER 1 CAPITAL (net of deductions and after transitional adjustments) 101 108 Col. 00 (cit.) (cit.) (cit.) Anno 25 of Cit.		A.2.3	Other Additional Tier 1 Capital components and deductions	0	0		
A4		A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
A.1. Tier 2 Capital instruments		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	101	108	C 01.00 (r015,c010)	Article 25 of CRR
A4.2 Other Tier 2 Capital components and diductions 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)	31	31	C 01.00 (r750,c010)	Article 71 of CRR
A42 Other Tier 2 Capital components and deductions 0 0		A.4.1	Tier 2 Capital instruments	31	31	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
Anison A		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) +	
REQUIREMENTS 8.1 Of which: Transitional adjustments included 0 0 0 0 0 0 0 0 0						+ C 01.00 (r960,c010)	
C.1 COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) 14.02% 14.07% CA) (1) -							Articles 92(3), 95, 96 and 98 of CRR
C2 TIER 1 CAPITAL RATIO (transitional period) 14.02% 14.07% CA3 (3)							
Transitional period	CADITAL BATTOS (0/2)			14.02%	14.07%		-
CETI Capital D COMMON EQUITY TIER 1 CAPITAL (fully loaded) 101 108 (A.1.4.1.34.1.31.4.11.1.1.1.1.1.1.1.1.1.1.	Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.02%	14.07%	CA3 {3}	-
CETT RATTO (%) E COMMON EQUITY TIER 1 CAPITAL RATTO (fully loaded) 14.02% 14.07% [D.1]/(b.a.1] -	0774	C.3	TOTAL CAPITAL RATIO (transitional period)	18.30%	18.07%		-
Fully loaded F Coleron Equity Tree 1 Corract Extra (miny dealers) 14.02% 12.10(1)(1)(1)(1)(1)(1)(1)(1)(1)(1)(1)(1)(1)(Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	101	108	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)	14.02%	14.07%	[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		0	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 0 CoS.01 (+010,ch0)	Piemo 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		0	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	101 108 C 47.00 (r320,c010)								
A.2	Tier 1 capital - fully phased-in definition	101	108	C 47.00 (r310,c010)						
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	1,738	1,725	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	1,738	1,725	C 47.00 (r290,c010)	CRR					
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.8%	6.3%	C 47.00 (r340,c010)						
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.8%	6.3%	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	642	674
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	642	674
Risk exposure amount for position, foreign exchange and commodities (Market risk)	5	5
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	76	92
Other risk exposure amounts	0	0
Total Risk Exposure Amount	722	771

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



P&L

AS LHV Group

	Ac of 21/12/2017	Ac of 20/06/2019
(min EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	40	20
Of which debt securities income	0	0
Of which loans and advances income	40	20
Interest expenses	4	2
(Of which deposits expenses)	1	1
(Of which debt securities issued expenses)	1	0
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	3
Net Fee and commission income	22	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
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	0
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	0	0
TOTAL OPERATING INCOME, NET	59	34
(Administrative expenses)	31	14
(Depreciation)	1	1
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)	3	2
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	2
(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	24	17
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	22	14
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	22	14
Of which attributable to owners of the parent	20	14

(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 AS LHV Group

								A	IS LITY G	ioup												
Ī	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 (Memoran	dum item)	STRESSED VaR (Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE		RICE RISKS HARGE FOR			VaR (Memora	andum item)	STRESSED VaR (M	demorandum item)	INCREI DEFAU MIGRAT CAPITAL	LT AND ION RISK		PRICE RISKS CHARGE FOR	СТР	
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	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	AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
(mln EUR) Traded Debt Instruments		0	(valuary)	0	(Ovaliany)								(valuary)		(Ovaliany)							
Of which: General risk	0	l o	0	0	0	0							ľ	0	0	0						
Of which: Specific risk	0	o o	ŏ	ŏ	ŏ	o o							ŏ	ő	ŏ	ŏ						
Equities	1	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	4	4	0	0	0	0							0	0	0	0						
Commodities risk Total	0	0	0	0	0	0							0	0	0	0						
lotal	4		U	U	U	U	U		U	U	U	U	U	U		0		U	U	U	U	



Credit Risk - Standardised Approach

AS LHV Group

					Standardis	sed Approach			
			As of 31/1:	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 adjustment and provisions
	(min EUR, %)								
	Central governments or central banks	939	978	1		864	875	1	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	1	1	0		1	1	0	
	Multilateral Development Banks	0	5	0		22	27	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	65	35	7		33	33	7	
	Corporates	594	437	428		664	489	482	
	of which: SME	503	360	351		570	402	395	
	Retail	246	213	144		217	184	120	
	of which: SME	100	85	49		113	97	55	
Consolidated data	Secured by mortgages on immovable property	59	57	20		82	80	28	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	19	15	21	3	20	15	17	4
	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)	6	6	6		8	8	8	
	Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	18	18	14		15	15	11	
	Standardised Total	1,947	1,764	642	8	1.926	1.726	674	9

(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		
	Central governments or central banks	921	930			842	852	0			
	Regional governments or local authorities	921	930	0		042	0.02	0			
	Public sector entities	, , , , , , , , , , , , , , , , , , ,	1	0		1	1	0			
	Multilateral Development Banks			0		0	0	0			
	International Organisations	0	ı ö	0		ů .	0	0			
	Institutions	10	10	2		5	5	1			
	Corporates	567	413	404		609	437	430			
	of which: SME	500	360	351		544	379	372			
	Retail	193	162	106		215	182	120			
	of which: SME	100	85	49		113	97	55			
ESTONIA	Secured by mortgages on immovable property	58	57	20		81	79	28			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	19	15	21	3	20	15	17	4		
	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)	6	6	6		8	8	8			
	Equity	0	0	0		0	0	0			
	Securitisation										
	Other exposures	18	18	14		13	13	9			
	Standardised Total ²				7				9		

					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	17	17	,		17	17		
	Regional governments or local authorities	17	17	1		17	1/	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0		0		U	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	0				0	0	0	
	Corporates	0				23	23	23	
	of which: SME	0				23	23	23	
	Retail	51	49	37		23	1	0	
	of which: SME	31	1 0	,		0	0	0	
LITHUANIA	Secured by mortgages on immovable property	o o	1 6	0		0	0	0	
LITTOANIA	of which: SME	0	i ,	0		0	0	0	
	Exposures in default	0	l ŏ	0	0	0	0	0	0
	Items associated with particularly high risk	0	1 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	1 0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1	_			0

	visions per country or counterparty excludes those for securistisation exposures, additional valuation adjus								
					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	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 3	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 Items associated with particularly high risk	0	0	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	U	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	"	0	
	Equity	0	0	0		0	1 0	0	
	Securitisation						, , , , , , , , , , , , , , , , , , ,		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	Ţ.			0	Ů		Ů	

^{(**}Chipsial exposure, unitie: Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

(**Total value adjustments and convisions cor counter of counterparts excluded those for accounters, additional valuation adjustments (AVA) and other own funds reductions related to the exocurse, but includes owneral credit risk adjustments.



Credit Risk - Standardised Approach

AS LHV Group

					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	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0		0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country of		0	0	0		0	0	0	
Counterpart 4	Secured by mortgages on immovable property of which: SME	0		0		0	0	0	
Counterpart	Exposures in default	0		0	0	0	0	0	0
	Exposures in detault Items associated with particularly high risk	0	1 2	0	U	0		U	U
	Covered bonds	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	"	
	Equity	0		0		0	0	l ,	
	Securitisation		,	0			0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²			-	0			-	0

Total sub-adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					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		

Organic popular, uniform the Exposure value, pre-control control production and account any effect due to control control production values and production and production effects).

Organic appropriate purposes, uniform the Exposure values, pre-control production and account any effect due to control production values and production effects).

Organic appropriate production effects and production effects and production effects and production effects and production effects.

					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		•	^		
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	ů o	0	0		0	0	0	
	International Organisations	0	ō	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 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 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					· ·	, and the same of		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				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).
(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.

					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 adjustmen 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	
Counterpart 7	of which: SME Exposures in default	0	0	0		0	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	
	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	0	
	Equity Securitisation	0	0	0		0	0	0	
	Other exposures		0	0		0	0	0	
	Standardised Total ²	U		U	0	U	U	U	0

¹⁰ Chainal exocurse. untile Exocurse value, is recorded before baking into account any effect due to credit conversion factors or gredit risk mitioation techniques (e.g. substitution effects).

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



Credit Risk - Standardised Approach

AS LHV Group

			•	D LITT GIOUP					
					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 International Organisations	0		0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0		0		0	0	0	
	of which: SME	0	l °	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	ō	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)	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				

(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).
(ii) Total value, a diffusionation and consistence are country of countries and the property accounts of countries are country of countries are country of countries and the property accounts and the property accounts and the property accounts are country of countries and the property accounts and the property accounts are countries of countries are countries and the property accounts are countries are countries of countries are considered as a considered as a countries are considered as a countries are considered as a countries are con

					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, %)								
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	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	0	
	Corporates	o o	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	
	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	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0		0		0	0	U	
	Securitisation		,	,			0	,	
	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

Institutions Corporates Corporates Corpor Retail Retail Consolidated data Retail				As of 31	/12/2017	IRB Approach												
Institutions Corporates Corporates Corpor Retail Retail Consolidated data Retail										As of 30	/06/2018							
Institutions Corporates Corporates Corpor Retail Retail Consolidated data Retail		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments					
Institutions Corporates Corporates Corpor Retail Retail Consolidated data Retail	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions					
Corporates Corpor Retail Retail Consolidated data Retail	nks and central governments	0		0	0		0	0		0	0		0					
Corpor Retail Consolidated data Retail		0		0	0		0	0		0	0		0					
Retail Consolidated data Retail		0		0	0		0	0		0	0		0					
Retail Retail Consolidated data	oorates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0					
Consolidated data Retail	oorates - Of Which: SME	0		0	0		0	0		0	0		0					
Consolidated data		0		0	0		0	0		0	0		0					
Retail	ail - Secured on real estate property	0		0	0		0	0		0	0		0					
Retail	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0		0	0		0					
	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0					
Retail	ail - Qualifying Revolving	0		0	0		0	0		0	0		0					
	ail - Other Retail	0		0	0		0	0		0	0		0					
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		0					
Facility (Retail - Other Retail - Of Which: non-SME	0		0	0		0			0	0		0					
Equity					0			_	4		0							
Securitisatio	on credit-obligation assets	0		0	0		0	0		0	0		0					
IRB Total	credit-obligation assets				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).



Sovereign Exposure

AS LHV Group

Financial assets: Carrying Amount Country / Region Financial assets: Carrying Amount Financial assets: Carrying Amount Held for trading for which:	Des f of which: thre	Designated at fair value through profit											
Country / Region Held for	of which: three	fair value through profit					_						
loans and debt Loans and advances securities advances		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 18.6 0.0 18.6 0.0 0.0	0.0	18.6	0.0	18.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Austria 0.0 0.0 0.0													
Austria 0.0 0.0 0.0 Belgium 0.0 0.0 0.0													
Belgaria 0.0 0.0 0.0													
Croatia 0.0 0.0 0.0													
Cyprus 0.0 0.0 0.0 C													
Czech Republic 0.0 0.0 0.0 0.0													
Demark 0.0 0.0 0.0													
Estonia 0.0 0.0 0.0													
Finland 0.0 0.0 0.0													
Trance 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 4.4 0.0 4.4													
Lithuania 14-2 0.0 14-2													
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 0.0 0.0 0.0													
Slovakia 0.0 0.0 0.0													
Siovenia 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 0.0 0.0 0.0													
U.S. 0.0 0.0 0.0													
Other advanced economies non EEA 0.0 0.0 0.0													
Other Central and eastern Europe countries non EEA 0.0 0.0 0.0													
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:													

Note:

Information disclosed in this template is sourced from ENREP templates F.20 and F.04.
The information disclosed in this template is sourced from ENREP templates F.20 and F.04.
The information reported covers all exposures for "General governments" as defined in paragraph 41 (t) 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 and private companies held by these administrations that here a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisatione, 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 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 advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, San Marino, San Marino, San Marino, San Taiwan.
Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, San Taiwan, Zealander, Russia, San Marino, San Taiwan, San Tai

⁽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



	General govern	AS LHV Group	the counterparty											
							As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
	(
												Off-balance st	neet exposures	
								Derivatives with pos	sitive 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	Total carrying amount of non-derivative financial assets (net of short positions)											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Austria													
[3Y - 5Y [[5Y - 10Y [
[10Y - more Total														
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y]														
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium													
[10Y - more														
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Bulgaria													
I 10Y - more														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Cyprus													
10Y - more														
[1Y - 2Y [Czech Republic													
Total [0 - 3M [3M - 1Y [1Y - 2Y														
[1Y - 2Y [Denmark													
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I 110Y - more	Deminus													
[10Y - more Total [0 - 3M [[3M - 1Y [850	850	ó	0	0	850	0	0	0	0	3	0	
[1Y - 2Y [[2Y - 3Y [Fatanta	0 1 0	0 1 0	0 0	0 0	0 0	0 1 0	0 0 0	0 0	0	0	0 0	0 0 0	
[3Y - 5Y [[5Y - 10Y [Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
l 10Y - more Total		850	850	0	0	0	850	0	0	0	0	3	0	0



	General govern	AS LHV Group	the counterparty											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-halance st	heet exposures	
												On-parance si	leet exposures	
								Derivatives with po	sitive 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			
					tillough profit of loss	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [
	Finland													
[3Y - 5Y [5Y - 10Y [10Y - more Total														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y														
1 17 - 27 1 1 27 - 37 1 137 - 57 1	France													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Germany													
[5Y - 10Y [[10Y - more														
Total 0 - 3M 3M - 1Y														
	Croatia													
[2Y - 3Y [
Total [0 - 3M [
[3M - 1Y [Greece													
[3Y - 5Y [5Y - 10Y	u.ccc													
[10Y - more Total [0 - 3M [[3M - 1Y [
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Hungary													
Total														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
[3Y - 5Y] [5Y - 10Y]	Ireland													
f 10Y - more Total														



	delleral govern	Ments exposures by country of AS LHV Group	the counterparty											
		ASTITU GIODO					As of 30/06/2018							
						Dire	ct exposures							
				On balance s	hoot	Dire	ct exposures		Deriva	tivos		Off halar	ice sheet	-
	(mln EUR)		T	On Dalance Si	neet				Deriva	lives		OII balar	ice sneet	_
												Off-balance sh	eet exposures	
								Derivatives with po	sitive 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	Total carrying amount of non-derivative financial assets (net of short positions)											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost							
1 ME - 0 1														
「0-3M「 「3M-1Y「 [1Y-2Y[
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Italy													
[10Y - more														
TO - 3M		0	0	0	0	0	0	0	0	0	0	0	0	
1 17 - 27 I 1 27 - 37 I 137 - 57 I	Latvia	1	1 0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		0 0	1 0	0	0	0	0	0	0	0	0	0	0	0
[3M - 17 [9	9	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Lithuania	6 2	6 2	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 17	0 17	0 0	0	0	0 0	0 0	0	0	0	0 0	0	0
[0 - 3M [
[2Y - 3Y [Luxembourg													
Total [0 - 3M [
f 1V - 2V f	Malta													
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Pidita													
Total														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y I 13Y - 5Y I	Netherlands													
[5Y - 10Y [10Y - more Total														
[0 - 3M [
[3M - 1Y [Poland													
[3Y - 5Y [[5Y - 10Y [Polaliu													
Total	i													



Part		General govern	AS LHV Group	the counterparty											
The lates of the lates are represented by the lates of t								As of 30/06/2018							
Marked Matrix County Region Total carring amount of mark and produces florated assets Decision with produce florated							Dire	ct exposures							
Process		(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
Residual Maturity Country / Rights Tell grant company mount of the country of t													Off-halance el	aget evnoeurge	
Recision Manufacture Country / Region. Teld around promote of the desired formed into the for													On-parance si	ieet exposures	
Beschal Hatchty Country / Busine Told print control parment of each districtive foundation and entertain for a positive foundation and entertain f									Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Beschal Hatchty Country / Busine Told print control parment of each districtive foundation and entertain for a positive foundation and entertain f															
d which franced acess at the basing of which franced acess at the basing of which franced acess at the basing of which franced aces at the				Total carrying amount of											Risk weighted exposure amount
d which Recoil amount of which Recoil amount	Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
Carrier Carr				positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
10 - 20 1					of which: Financial assets held for trading	designated at fair value	fair value through other	Of WITICIT. FILIATICIAL ASSETS AT	Carrying amount	Notional amount	Carrying amount	Notional amount			
Particupal Par						through profit or loss	comprehensive income								
Particupal Par															
Particupal Par															
Particupal Par	[0 - 3M [3M - 1Y [1Y - 2Y														
1 2 2 1 2 2 2 2 2 2	1 2Y - 3Y I	Portugal													
1 2 2 1 2 2 2 2 2 2	[10Y - 10Y [10Y - more Total														
10 10 10 10 10 10 10 10	[0 - 3M [[3M - 1Y [
10 10 10 10 10 10 10 10	1 1Y - 2Y I 1 2Y - 3Y I 13Y - 5Y I	Romania													
1 - 3 - 3 - 1	15Y - 10Y I [10Y - more														
17 - 79 17 - 79 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187 18 - 187	[0 - 3M [[3M - 1Y [
SY - 100'	[1Y - 2Y [[2Y - 3Y [Slovakia													
Total 394 - 17 137 - 17 137 - 17 137 - 17 137 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17 138 - 17	[5Y - 10Y [
131 - 247	Total														
10'-more		Slovenia													
10 - 3M 1	[3Y - 5Y 5Y - 10Y	Siovenia													
27 - 37 Spain	[0 - 3M [
37 - 57	[3M - 1Y [[1Y - 2Y [[2Y - 2Y]														
10 - 3Mf 127 - 3Vf 127 -	[3Y - 5Y [Spain													
1 Y - 2Y	Total														
101- nove 101- n															
101- nove 101- n	[2Y - 3Y [[3Y - 5Y]	Sweden													
137-571	Total														
137-571	[0 - 3M [[3M - 1Y [[1Y - 2Y [
55Y - 10V	[3Y - 5Y [United Kingdom													



	General govern	AS LHV Group	the counterparty											
							As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off halanco el	heet exposures	
												Off-balance si	neet exposures	
								Derivatives with po	sitive 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	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y I	Iceland													
[5Y - 10Y [10Y - more Total														
[0 - 3M [3M - 1Y [
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y	Liechtenstein													
15Y - 10Y I [10Y - more														
Total 0 - 3M 3M - 1Y														
1Y - 2Y 2Y - 3Y	Norway													
[3Y - 5Y [5Y - 10Y [10Y - more	,													
Total [0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Australia													
Total	1													
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Canada													
[10Y - more														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hong Kong													
Total	<u> </u>													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y														
[3Y - 5Y]	Japan													
[5Y - 10Y 														
Iotai	I													



	General govern	Ments exposures by country of AS LHV Group	the counterparty													
		MO LITY (MOUID					As of 30/06/2018									
						Dire	ct exposures									
	(mln EUR)		On balance sheet								Derivatives Off balance sheet					
										Off-bala		neet exposures				
										Derivatives with negative fair value						
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount		
[0 - 3M [u.s.	4 0 0 0 0 0 0	4 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [China	4	4	0	U	0	0	0	0	Ü	Ü	U	Ü	0		
[0 - 3M [Switzerland															
Total [0 - 3M	Other advanced economies non EEA															
[0 - 3M [13M - 1Y 1 1 1 1 1 1 1 1 1	Other Central and eastern Europe countries non EEA															
Total	Middle East															
Total Tota	Latin America and the Caribbean															



General governments exposures by country of the counterparty

		AS LHV Group	,											
	As of 30/06/2018													
						Dire	ct exposures							
	(mln EUR)		Derivatives Off balance sheet											
	()							Davingshings with ma	Derivatives with positive fair value Derivatives			Off-balance sh	neet exposures	
Residual Maturity		gion Total gross carrying amount of non-non-deri derivative financial assets assets				Denvauves wan pusiuve ian value		Derivatives with negative fair value				Risk weighted		
	Country / Region		Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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	0	0	0	0	0	ő	ő	ő	ŏ	ő	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 couldons have to the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short couldons have the same muturities.

(4) The exposures recorded now only exposures to control recorded now of the control to control control is sourced and an exposure to the design of the demonstration and or accounting classification of the control counterparts (with the exposure to counterparts (other than now-engly) with full or partial government guarantees by central, regional and local governments (and the exposure to counterparts (other than now-engly) 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 one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEE one TEAL Ribbania, Bossia and Hercepoints, PR Mecadonia, Montenegro, Serbia and Turkey.

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

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

Middle Sest: Barran. Diltool, Iran. Iran. Jordan, Known L. Lebanon, Libra. Ornan, Catas: Saud Arabia, Sudian, Known Republic, Catas Saud, Known Republic



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 carry		rying 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 days and <=90 days	Of which non-performing ¹		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)				Of which: defaulted	exposures	exposures ³			days and <=90 days		Of which: defaulted	exposures	exposures ³	схрозатез			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	46	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	19	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	5	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	22	0	0	0	0	0	0			
Loans and advances(including at amortised cost and fair value)	1,705	3	21	10	4	3	8	1,688	5	18	0	5	4	0			
Central banks	960	0	0	0	0	0	0	842	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	60	0	0	0	0	0	0			
Other financial corporations	78	0	0	0	0	0	0	95	0	0	0	0	0	0			
Non-financial corporations	470	0	14	9	2	3	8	521	4	18	0	4	4	0			
of which: small and medium-sized enterprises at amortised cost	470	0	14	9	2	3	8	173	0	0	0	0	0	0			
Households	197	3	6	1	2	1	0	171	1	0	0	1	0	0			
DEBT INSTRUMENTS other than HFT	1,705	3	21	10	4	3	8	1,734	5	18	0	5	4	0			
OFF-BALANCE SHEET EXPOSURES	187		0	0	0	0	0	215		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)

⁽¹⁾ 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		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial	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				
(min EUR)		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				
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				
	0	0	U	0	0	U	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)	2	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	2	0	0	0	0	0	0	0	0	0				
DEBT INSTRUMENTS other than HFT	2	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

To the continuous of the properties of the continuous and process please test or the continuous process please test process proc