



## 2018 EU-wide Transparency Exercise

<b>Bank Name</b>	Bank of Valletta Plc
<b>LEI Code</b>	529900RWC8ZYB066JF16
<b>Country Code</b>	MT

## 2018 EU-wide Transparency Exercise

### Capital

Bank of Valletta Plc

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
<b>OWN FUNDS</b> Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>930</b>	<b>940</b>		
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>773</b>	<b>795</b>	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	570	580	C 01.00 (r020,r010)	Article 50 of CRR
	A.1.2	Retained earnings	246	256	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	4	10	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	29	29	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	5	6	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-28	-38	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	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,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) 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,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii) and 379(3) of CRR, Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	-1	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-46	-46	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	-7	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-7	0	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r530,r010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,r010) + C 01.00 (r670,r010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>773</b>	<b>795</b>	C 01.00 (r015,r010)	Article 52 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>157</b>	<b>145</b>	C 01.00 (r750,r010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	157	145	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	4,785	4,755	C 02.00 (r010,r010)	Articles 92(1), 95, 96 and 98 of CRR
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,r040)		
<b>CAPITAL RATIOS (%)</b> Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>16.15%</b>	<b>16.72%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>16.15%</b>	<b>16.72%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>19.43%</b>	<b>19.77%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>780</b>	<b>795</b>	A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4-MIN(A.4+A.2.2-A.4.3,0,0))	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>16.29%</b>	<b>16.72%</b>	(D.1)/(B-B.1)	-
<b>Memo items</b>	<b>F</b>	<b>Adjustments to CET1 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r010)	
	<b>F</b>	<b>Adjustments to AT1 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r020)	
	<b>F</b>	<b>Adjustments to T2 due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r030)	
	<b>F</b>	<b>Adjustments included in RWAs due to IFRS 9 transitional arrangements</b>		0	C 05.01 (r440,r040)	

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

## 2018 EU-wide Transparency Exercise

### Leverage ratio

Bank of Valletta Plc

(mln EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	773	795	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	780	795	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	12,108	12,113	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	12,115	12,113	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.4%	6.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.4%	6.6%	C 47.00 (r330,c010)	

## 2018 EU-wide Transparency Exercise

### Risk exposure amounts

Bank of Valletta Plc

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	4,327	4,299
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	4,327	4,299
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2	2
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	6	5
Risk exposure amount for operational risk	449	449
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>4,785</b>	<b>4,755</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2018 EU-wide Transparency Exercise

### P&L

Bank of Valletta Plc

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	259	108
Of which debt securities income	60	27
Of which loans and advances income	199	81
Interest expenses	76	29
(Of which deposits expenses)	39	16
(Of which debt securities issued expenses)	18	7
(Expenses on share capital repayable on demand)	0	0
Dividend income	2	1
Net Fee and commission income	86	40
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	-1	-3
Gains or (-) losses on financial assets and liabilities held for trading, net	0	1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-2	0
Gains or (-) losses from hedge accounting, net	8	2
Exchange differences [gain or (-) loss], net	24	7
Net other operating income /(expenses)	0	-11
<b>TOTAL OPERATING INCOME, NET</b>	<b>300</b>	<b>116</b>
(Administrative expenses)	139	122
(Depreciation)	12	5
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 <sup>1</sup>	0	0
Of which restructuring <sup>1</sup>	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-6	-20
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-20
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	19	4
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>175</b>	<b>13</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>119</b>	<b>13</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>119</b>	<b>13</b>
Of which attributable to owners of the parent	119	13

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

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

For this bank the financial year ends in September. Therefore, P&L items for Dec 2017 refer to 1 quarters (4 quarters for the other banks in the sample) while for Jun 2018 they refer to 3 quarters (2 quarters for the other banks in the sample)



2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Valletta Plc

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	3,813	3,766	8		3,872	3,864	2	
	Regional governments or local authorities	264	264	53		257	256	52	
	Public sector entities	73	73	37		72	72	36	
	Multilateral Development Banks	140	140	0		165	165	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,132	2,132	764		2,062	2,061	762	
	Corporates	3,203	1,426	1,121		3,062	1,360	1,057	
	of which: SME	1,995	713	564		1,944	686	569	
	Retail	955	395	288		960	359	260	
	of which: SME	66	64	25		70	67	30	
	Secured by mortgages on immovable property	2,658	2,648	1,320		2,731	2,714	1,307	
	of which: SME	766	761	526		773	770	512	
	Exposures in default	298	155	163	118	342	181	201	109
	Items associated with particularly high risk	37	34	52		42	39	58	
	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		3	3	3	
Equity	70	70	70		65	65	65		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	14,153	11,531	4,327	246	14,156	11,579	4,299	238	

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
MALTA	Central governments or central banks	3,655	3,608	0		3,512	3,504	0	
	Regional governments or local authorities	19	19	0		54	54	0	
	Public sector entities	73	73	37		72	72	36	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	41	41	17		57	57	14	
	Corporates	2,526	740	744		2,461	759	752	
	of which: SME	1,995	713	564		1,944	686	569	
	Retail	950	390	286		957	366	259	
	of which: SME	66	64	25		70	67	30	
	Secured by mortgages on immovable property	2,629	2,619	1,306		2,702	2,686	1,296	
	of which: SME	762	757	522		769	766	509	
	Exposures in default	298	154	163	117	339	179	199	108
	Items associated with particularly high risk	37	34	52		42	39	58	
	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		3	3	3	
Equity	26	26	26		23	22	22		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	508	428	451	246	524	439	496	236	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
GERMANY	Central governments or central banks	53	53	0		151	151	0	
	Regional governments or local authorities	23	23	5		19	19	4	
	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	120	120	40		168	168	50	
	Corporates	112	112	56		55	55	25	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	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	4	4	4		4	4	4		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mb EUR, %)									
FRANCE	Central governments or central banks	0	0	0		44	44	0	
	Regional governments or local authorities	36	36	7		36	36	7	
	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	224	224	102		206	205	92	
	Corporates	82	82	48		64	64	26	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	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	6	6	6		5	5	5		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

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

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Valletta Plc

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
UNITED STATES	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	147	147	73		144	144	71	
	Corporates	196	196	98		180	180	93	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	5	5	5		6	6	6		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
NETHERLANDS	Central governments or central banks	6	6	0		6	6	0	
	Regional governments or local authorities	47	47	9		24	24	5	
	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	145	145	62		150	150	69	
	Corporates	33	33	17		90	90	41	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	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	2	2	2		1	1	1		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
UNITED KINGDOM	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	154	154	59		196	196	89	
	Corporates	59	59	30		45	45	23	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	8	8	3		7	7	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	5	5	5		3	3	3		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mn EUR, %)									
SWEDEN	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	12	12	2		11	11	2	
	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	183	183	59		176	176	48	
	Corporates	49	49	30		53	53	32	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	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									
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

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



2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Valletta Plc

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
AUSTRALIA	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	222	222	65		201	201	56	
	Corporates	13	13	5		13	13	5	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
LUXEMBOURG	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	140	140	0		165	165	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10	10	5		29	29	18	
	Corporates	5	5	5		5	5	5	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	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	15	15	15		14	14	14		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mln EUR, %)									
CANADA	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	15	15	7		21	21	4	
	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	184	184	57		163	163	59	
	Corporates	0	0	0		5	5	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

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

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

## 2018 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Bank of Valletta Plc

		IRB Approach											
		As of 31/12/2017					As of 30/06/2018						
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
Consolidated data	Central banks and central governments	0		0		0		0		0		0	
	Institutions	0		0		0		0		0		0	
	Corporates	0		0		0		0		0		0	
	Corporates - Of Which: Specialised Lending	0		0		0		0		0		0	
	Corporates - Of Which: SME	0		0		0		0		0		0	
	Retail	0		0		0		0		0		0	
	Retail - Secured on real estate property	0		0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: SME	0		0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: non-SME	0		0		0		0		0		0	
	Retail - Qualifying Revolving	0		0		0		0		0		0	
	Retail - Other Retail	0		0		0		0		0		0	
	Retail - Other Retail - Of Which: SME	0		0		0		0		0		0	
	Retail - Other Retail - Of Which: non-SME	0		0		0		0		0		0	
	Equity	0		0		0		0		0		0	
	Securitisation	0		0		0		0		0		0	
	Other non credit-obligation assets	0		0		0		0		0		0	
	<b>IRB Total</b>			<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>	

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

2018 EU-wide Transparency Exercise

Sovereign Exposure

Bank of Valletta Plc

(mln EUR)

As of 31/12/2017

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	Designated at fair value through profit or loss <sup>2</sup>			Available-for-sale <sup>3</sup>	Loans and Receivables <sup>4</sup>			Held-to-maturity investments							
				of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities								
<b>TOTAL - ALL COUNTRIES</b>	<b>1,246.7</b>	<b>29.9</b>	<b>1,216.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>64.3</b>	<b>0.0</b>	<b>64.3</b>	<b>70.6</b>	<b>0.0</b>	<b>70.6</b>	<b>29.9</b>	<b>29.9</b>	<b>0.0</b>	<b>1,008.6</b>	<b>0.0</b>	<b>1,008.6</b>
Austria	8.1	0.0	8.1															
Belgium	8.9	0.0	8.9															
Bulgaria	0.0	0.0	0.0															
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	0.0	0.0	0.0															
Finland	42.4	0.0	42.4															
France	35.7	0.0	35.7															
Germany	75.9	0.0	75.9															
Greece	0.0	0.0	0.0															
Hungary	2.1	0.0	2.1															
Ireland	6.0	0.0	6.0															
Italy	28.9	0.0	28.9															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	55.9	0.0	55.9															
Malta	704.1	29.9	674.2															
Netherlands	53.1	0.0	53.1															
Poland	12.3	0.0	12.3															
Portugal	3.6	0.0	3.6															
Romania	0.0	0.0	0.0															
Slovakia	5.5	0.0	5.5															
Slovenia	4.1	0.0	4.1															
Spain	20.6	0.0	20.6															
Sweden	11.7	0.0	11.7															
United Kingdom	3.4	0.0	3.4															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	28.4	0.0	28.4															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	17.7	0.0	17.7															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	5.0	0.0	5.0															
U.S.	64.5	0.0	64.5															
Other advanced economies non EEA	21.0	0.0	21.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	14.6	0.0	14.6															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	13.3	0.0	13.3															

Notes:

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, state or regional 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.

Regions:

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

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

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

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

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

<sup>1</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

<sup>3</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>4</sup> 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





2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Valletta Plc

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
	Italy	0-3M f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3M-1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		1Y-2Y f	16	16	0	0	8	0	0	0	0	0	0	0	0
		2Y-3Y f	4	4	0	0	4	0	0	0	0	0	0	0	0
		3Y-5Y f	9	9	0	0	0	0	0	0	0	0	0	0	0
		5Y-10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
	10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	29	29	0	0	8	0	21	0	0	0	0	0	0	0
	Latvia	0-3M f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3M-1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		1Y-2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		2Y-3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3Y-5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		5Y-10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
	10Y+ more	0	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
	Lithuania	0-3M f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3M-1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		1Y-2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		2Y-3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3Y-5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		5Y-10Y f	3	3	0	0	3	0	0	0	0	0	0	0	0
	10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	3	3	0	0	3	0	3	0	0	0	0	0	0	0
	Luxembourg	0-3M f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3M-1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		1Y-2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		2Y-3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3Y-5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		5Y-10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
	10Y+ more	0	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
	Malta	0-3M f	63	63	0	0	46	17	0	0	0	0	3	0	0
		3M-1Y f	54	54	0	0	14	40	0	0	0	0	0	0	0
		1Y-2Y f	130	130	0	0	12	6	112	0	0	0	0	0	0
		2Y-3Y f	80	80	0	0	0	80	0	0	0	0	0	0	0
		3Y-5Y f	139	139	0	0	8	42	89	0	0	0	0	0	0
		5Y-10Y f	136	136	0	0	1	76	59	0	0	0	0	0	0
	10Y+ more	107	107	0	0	28	80	6	0	0	0	6	0	0	
	Total	709	709	0	0	22	211	476	0	0	0	9	0	36	
	Netherlands	0-3M f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3M-1Y f	0	10	0	0	0	10	0	0	0	0	0	0	0
		1Y-2Y f	12	12	0	0	0	12	0	0	0	0	0	0	0
		2Y-3Y f	2	2	0	0	0	2	0	0	0	0	0	0	0
		3Y-5Y f	2	2	0	0	0	2	0	0	0	0	0	0	0
		5Y-10Y f	4	4	0	0	0	4	0	0	0	0	0	0	0
	10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	30	30	0	0	0	30	0	0	0	0	0	0	5	
	Poland	0-3M f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3M-1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		1Y-2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		2Y-3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
		3Y-5Y f	5	5	0	0	0	5	0	0	0	0	0	0	0
		5Y-10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0
	10Y+ more	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Total	5	5	0	0	0	5	0	0	0	0	0	0	1	



### 2018 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

Bank of Valletta Plc

As of 30/06/2018

(min EUR)		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ more	Iceland													
Total														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ more	Liechtenstein													
Total														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ more	Norway	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		24	24	0	0	0	24	0	0	0	0	0	0	5
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ more	Australia													
Total														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ more	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		21	21	0	0	0	21	0	0	0	0	0	0	4
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ more	Hong Kong													
Total														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y+ more	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		5	5	0	0	0	5	0	0	0	0	0	0	1



### 2018 EU-wide Transparency Exercise

#### General governments exposures by country of the counterparty

Bank of Valletta Plc

As of 30/06/2018

(min EUR)		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region													
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	U.S.													
Total														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	China													
Total														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Switzerland													
Total														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		21	21	0	0	0	21	0	0	0	0	0	0	1
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Other Central and eastern Europe countries non EEA													
Total														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Middle East													
Total														
I 0 - 3M f I 3M - 1Y f I 1Y - 2Y f I 2Y - 3Y f I 3Y - 5Y f I 5Y - 10Y f I 10Y - more	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		7	7	0	0	0	7	0	0	0	0	0	0	1

**2018 EU-wide Transparency Exercise**

**General governments exposures by country of the counterparty**

Bank of Valletta Plc														
As of 30/06/2018														
Direct exposures														
Residual Maturity	Country / Region	On balance sheet					Derivatives				Off balance sheet		Risk weighted exposure amount	
		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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
							Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
														of which: Financial assets at amortised cost
0 - 3M	Africa													
3M - 1Y														
1Y - 2Y														
2Y - 3Y														
3Y - 5Y														
5Y - 10Y														
10Y - more														
Total		0	0	0	0	0	0	0	0	0	0	0	0	
0 - 3M	Others													
3M - 1Y														
1Y - 2Y														
2Y - 3Y														
3Y - 5Y														
5Y - 10Y														
10Y - more														
Total		0	0	0	0	0	0	0	0	0	0	0	0	0

**Notes and definitions**

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

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

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

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

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

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

**Regions:**

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

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

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

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

## 2018 EU-wide Transparency Exercise

### Performing and non-performing exposures

Bank of Valletta Plc

	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 <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>1</sup>		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>2</sup>			
							(mln EUR)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>3,485</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,587</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,217	0	0	0	0	0	0	1,302	0	0	0	0	0	0
Credit institutions	1,610	0	0	0	0	0	0	1,464	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	163	0	0	0	0	0	0
Non-financial corporations	659	0	0	0	0	0	0	658	0	0	0	1	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>8,001</b>	<b>18</b>	<b>282</b>	<b>97</b>	<b>33</b>	<b>133</b>	<b>149</b>	<b>7,904</b>	<b>16</b>	<b>284</b>	<b>0</b>	<b>34</b>	<b>105</b>	<b>168</b>
Central banks	3,006	0	0	0	0	0	0	2,929	0	0	0	0	0	0
General governments	30	0	0	0	0	0	0	35	0	0	0	0	0	0
Credit institutions	524	0	0	0	0	0	0	436	0	0	0	0	0	0
Other financial corporations	63	0	3	1	1	0	3	411	1	10	0	1	3	7
Non-financial corporations	2,067	11	197	79	21	94	103	1,722	10	188	0	22	74	108
of which: small and medium-sized enterprises at amortised cost	1,315	10	147	32	17	70	77	1,264	10	149	0	20	66	83
Households	2,311	7	82	16	11	38	43	2,370	4	86	0	10	28	53
<b>DEBT INSTRUMENTS other than HFT</b>	<b>11,486</b>	<b>18</b>	<b>282</b>	<b>97</b>	<b>33</b>	<b>133</b>	<b>149</b>	<b>11,491</b>	<b>16</b>	<b>284</b>	<b>0</b>	<b>34</b>	<b>105</b>	<b>168</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>2,088</b>		<b>17</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,185</b>		<b>61</b>	<b>0</b>	<b>9</b>	<b>9</b>	<b>0</b>

<sup>(1)</sup> 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

<sup>(2)</sup> Institutions report here collective allowances for incurred 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)

<sup>(3)</sup> 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)

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

## 2018 EU-wide Transparency Exercise

### Forborne exposures

Bank of Valletta Plc

	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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	
(mln EUR)											
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>168</b>	<b>131</b>	<b>66</b>	<b>63</b>	<b>100</b>	<b>169</b>	<b>131</b>	<b>63</b>	<b>59</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	2	0	0	3	5	5	2	2	0	0
Non-financial corporations	133	101	49	46	83	132	98	47	44	0	0
of which: small and medium-sized enterprises at amortised cost	112	79	45	43	63	108	74	41	37	0	0
Households	32	28	17	17	15	32	28	13	13	0	0
<b>DEBT INSTRUMENTS other than HFT</b>	<b>168</b>	<b>131</b>	<b>66</b>	<b>63</b>	<b>100</b>	<b>169</b>	<b>131</b>	<b>63</b>	<b>59</b>	<b>0</b>	<b>0</b>
<b>Loan commitments given</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>(1)</sup> 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□

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