



# Pillar III Report 2016

December 31, 2016

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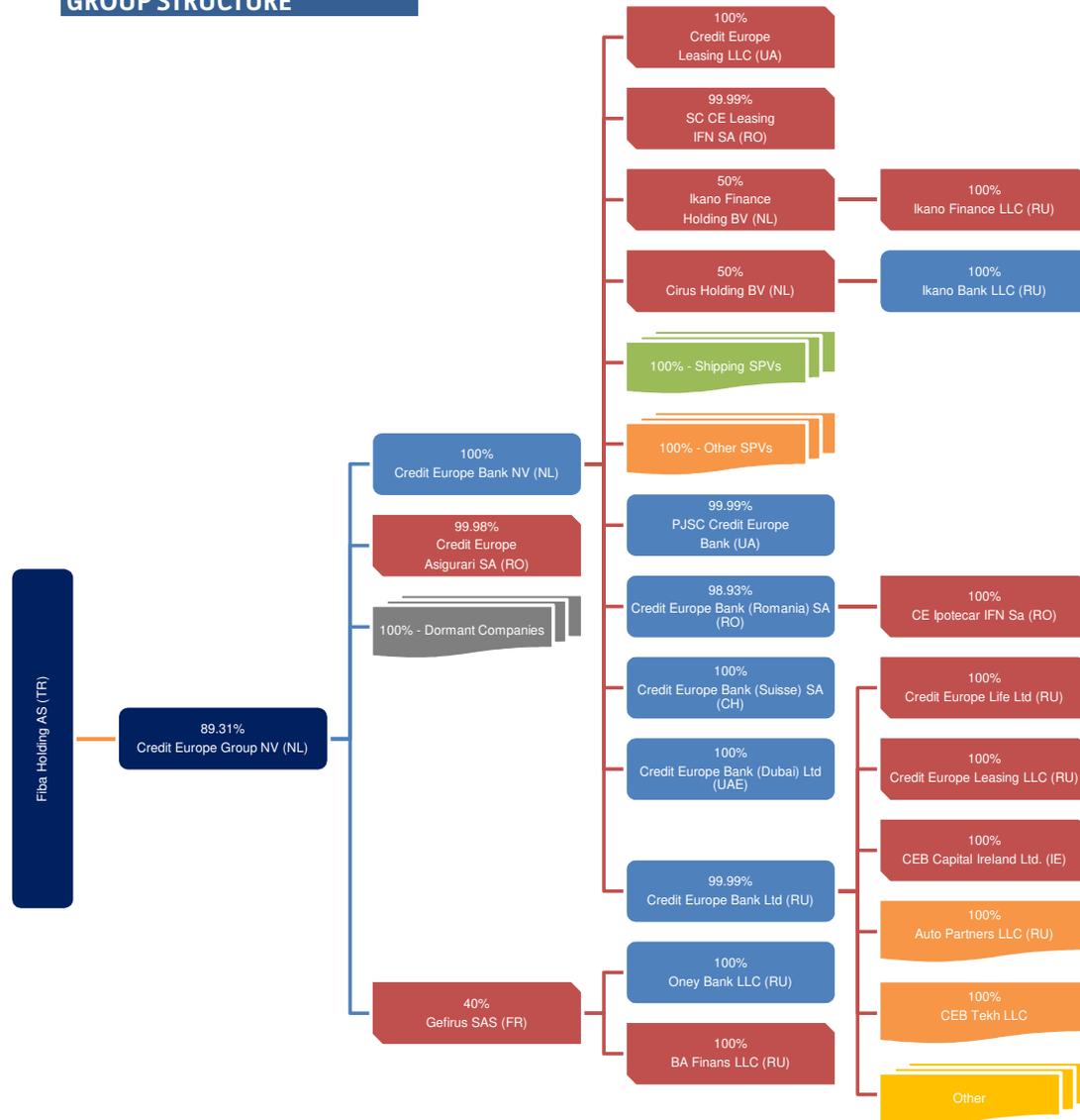
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## GROUP STRUCTURE



### Holding Companies

- Other shareholders of Credit Europe Group NV are:
  - Fina Holding A.S. - 9.40%
  - Fiba Faktoring A.S. - 1.29%

### Banks

- Other shareholder of PJSC Credit Europe Bank is CEG NV - 0.01%
- Credit Europe Bank NV has three branches in:
  - Germany - Frankfurt
  - Belgium - Antwerp (closing)
  - Malta - Siema

### Other Financial Institutions and Insurance

### Shipping SPVs (all 100%)

- Hunter Navigation Inc. (MI)
- Maritime Enterprises BV (NL)
- Ulosuy Companies
- Yenikoy Enterprises BV (NL)
- Neutron SA (LU)
- Ethico Plus Managers SARL(LU)
- Armada Gemi Yapim A.S. (TR)
- Nomadmed XXI S.L. (ES)
- Medipride Shipping Ltd (MT)
- Mediqueen Shipping Ltd (MT)
- Lodestar Maritime Ltd (MT) - formerly Glorystar
- Medibeauty Maritime Ltd (MT) - formerly Majesty
- Diamond Marine Ltd (MT)
- *Herald Maritime (MI) - In Liquidation!*
- *Cavendish Shipping (MI) - In Liquidation!*

### Other SPVs / Corporations

- Stichting Credit Europe Custodian Services (NL) 100%
- Other stichting companies:
  - Stichting CEB Capital
  - Stichting Participatie DITC Amsterdam

### Dormant Companies

- Credit Europe Property Management (A) B.V (NL) 100%
- Way Out International BV (former Hebody-Quickservice B.V.) (NL) 100%
- Way Out international SRL (RO) 100% owned by Wayout International BV
- Way Out international Ltd. (TR) 100% owned by Wayout International BV

### Other

- Including the following companies:
  - CEB Capital SA (LU) (formerly Finans Russia Capital S.A.)
  - CJSC MA Europe 2012-I (RU)
  - CFO Europe 14-1A LLC (RU)

- The entities listed above are not owned by CEB Russia.
- For CEB Capital SA (LU): The control arises through predetermination of the entities' activities.

- For the remaining companies: The control arises through predetermination of the entities' activities, having rights to obtain the majority of benefits of the structured entity, and retaining the majority of the residual risks related to the entity.

Credit Europe Bank Founded in 1994 has a full banking licence and is supervised by the Dutch Central Bank. CEB's head office is in Amsterdam and comprises of banking subsidiaries in Russia, Romania, Switzerland, Ukraine and the United Arab Emirates, leasing subsidiaries in Russia, Romania & Ukraine; an insurance company in Russia and a mortgage subsidiary in Romania. It has branches in Germany, Belgium and Malta; and a representative office in PR China.

**EU LI1: Differences between accounting and regulatory scopes of consolidation and the mapping of financial statement categories with regulatory risk categories**

	Carrying values of items						
	Carrying values as reported in published financial statements	Carrying values under scope of regulatory consolidation	Subject to credit risk framework	subject to counterparty credit risk framework	Subject to the securitisation framework	Subject to the market risk framework	Not subject to capital requirements or subject to deduction from capital
<b>Assets Dec 2016 ('000)</b>							
Cash and balances at central banks	1,041,371	1,041,371	1,041,371				
Items in the course of collection from other banks							
Trading portfolio assets							
Financial assets designated at fair value	2,712	2,712				2,712	
Derivative financial instruments	344,393	344,758		344,758			
Loans and advances to banks	306,666	303,748	303,748				
Loans and advances to customers	5,188,004	5,206,082	5,206,082		0		
Reverse repurchase agreements and other similar secured lending	-	-	-				
Available for sale financial investments	741,009	736,766	736,766				
Others	490,249	471,249	457,767				13,483
<b>Total Assets</b>	<b>8,114,405</b>	<b>8,106,687</b>	<b>7,745,734</b>	<b>344,758</b>		<b>2,712</b>	<b>13,483</b>
<b>Liabilities</b>							
Deposits from banks	448,317	447,225					447,225
Items in the course of collection due to other banks							
Customer accounts	5,531,531	5,532,450					5,532,450
Repurchase agreements and other similar secured borrowings							
Trading portfolio liabilities							
Financial liabilities designated at fair value	262,977	262,977					262,977
Derivative financial instruments	374,706	374,706		374,706			-
Others	633,115	625,566					625,566
<b>Total liabilities</b>	<b>7,250,647</b>	<b>7,242,926</b>	<b>-</b>	<b>374,706</b>		<b>-</b>	<b>6,868,219</b>

**EU LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements**

	Total	Items subject to			
		Credit risk framework	Securitisation framework	counterparty credit risk framework	Market risk framework
<b>Asset carrying value amount under scope of regulatory consolidation (as per template LI1)</b>	8,093,204	7,745,734		344,758	2,712
Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	374,706			374,706	
Total net amount under regulatory scope of consolidation	7,718,498	7,745,734	-	(29,948)	2,712
Off Balance sheet amounts*	1,258,293	242,860			
Differences in valuations	393,055			361,970	31,085
Differences due to different netting rules, other than those already included in row 2	(273,627)	(104,746)		(140,651)	
Differences due to consideration of provisions	-				
Differences due to prudential filters	13,483	13,483			
....					
<b>Exposure amounts considered for regulatory purposes</b>	<b>9,109,702</b>	<b>7,897,330</b>	<b>-</b>	<b>191,371</b>	<b>33,797</b>

\* off-balance sheet amounts in column(a) is original exposures, prior to the use of credit conversion factors. Exposures reported in column (b) to (e) is after application of the credit conversion factors(CCFs)

**EU LI3: Outline of the differences in the scopes of consolidation (entity by entity)**

Name of the entity	Method of accounting consolidation	Method of regulatory consolidation	Description of the entity	Neither consolidated nor deducted	Deducted
		Full consolidation	Proportional consolidation		
<b>CE life</b>	Full Consolidation				X Insurance entity
<b>AutoPartner</b>	Full Consolidation				X Insurance entity

Autopartners and CE Life are fully consolidated under CEB Russia in IFRs while they are accounted for using equity method under prudent consolidation scope

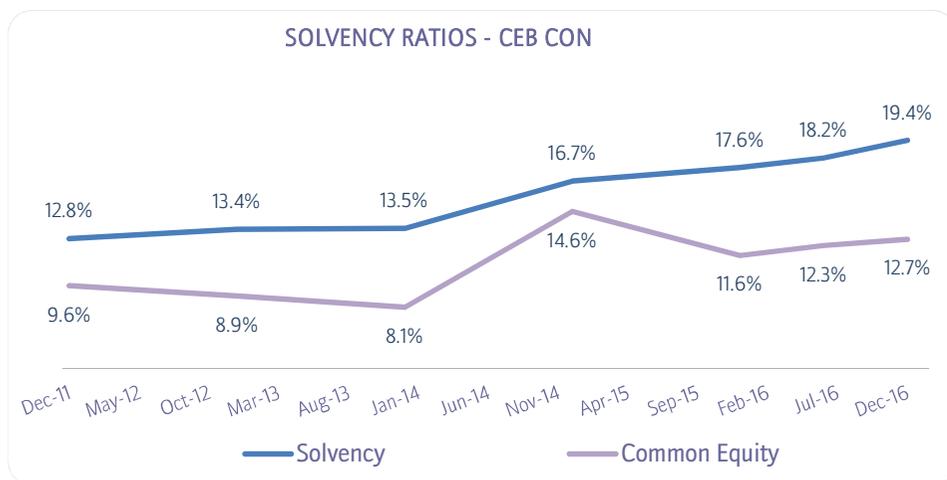
### SOLVENCY

('000)	Dec-16	Dec-15
Core Tier I capital	812,379	810,714
Tier I capital	812,379	810,714
Tier II capital	426,904	413,337
<b>Total Capital</b>	<b>1,239,283</b>	<b>1,224,051</b>

RWA 6,383,240 6,955,508

### Capital Ratios

	Dec-16	Dec-15
Core Tier 1 (CT1) Ratio	12.73%	11.66%
Tier 1 ratio	12.73%	11.66%
Total Capital Ratio	19.41%	17.60%
Leverage ratio	10.00%	9.56%



## CAPITAL STRUCTURE

The Bank's total own funds consist of Core Tier I capital (also named as common Equity Tier I, CET 1), Additional Tier I capital (AT 1) and Tier II capital. The various elements making up both components are presented in the table below:

('000)	Dec-16	Dec-15
<b>Total Equity(FINREP)</b>	<b>863,761</b>	<b>874,876</b>
Current year profit (1)	(45,116)	(39,200)
Eligible Current year profit after approval		
Non-eligible minority interest (2)	(1,214)	(1,111)
Deductions from revaluation Reserve - AFS	20,345	(201)
<b>Prudential filters</b>		
Cash flow hedge reserve	1,230	(645)
Prudent valuation	(972)	(1,598)
Intangible asset (2)	(12,687)	(19,725)
Deferred tax assets rely on future profitability and do not arise from temporary differences (2)	(795)	(1,801)
transitional adjustments to CET1 Capital (3)	(12,207)	80
Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities	24	
<b>Core Tier I</b>	<b>812,368</b>	<b>810,677</b>
<b>Additional Tier I</b>	<b>-</b>	<b>-</b>
<b>Tier I</b>	<b>812,368</b>	<b>810,677</b>
Subordinated Liabilities	426,904	413,337
<b>Tier II</b>	<b>426,904</b>	<b>413,337</b>
<b>Total Regulatory Capital</b>	<b>1,239,272</b>	<b>1,224,014</b>

**Core Tier I** (CET1) capital of CEB includes total equity subtracts regulatory adjustments.

(1) Current year profit is excluded from total own funds based on article 26, point 2 of CRR IV

(2) Under CRD IV frame, additional items listed below shall be deducted fully by 31 December 2018 to enhance own funds quality:

- Non-eligible minority interest
- Revaluation reserve
- Other intangible asset (Non-solvency deductible under Basel II framework)
- Deferred tax assets that rely on future profitability and do not arise from temporary differences

(3) Transitional adjustment is permitted to apply the calculation referred in article 473 (2) and (3) of CRD IV by deducting fully under prudential filter and adding 40% back to total own funds

**Tier II** capital of CEB comprises of subordinated liabilities which is assessed by DNB and approved as CRR compliant. For more details of subordinated liabilities, please see note 20, Subordinated liabilities of CEB's Financial Statements as of 31 December 2016.

### EU OV1: Overview of RWAs

CEB Con ('000)	RWA		Regulatory Capital (8%)
	Dec-16	Dec-15	Dec-16
<b>Credit risk (excluding counterparty credit risk)</b>	<b>5,300,542</b>	<b>5,739,427</b>	<b>424,043</b>
of which standardised approach(SA)	5,300,542	5,739,427	424,043
of which Internal rating-based (IRB) approach	-	-	-
<b>Counterparty credit risk</b>	<b>112,461</b>	<b>115,849</b>	<b>8,997</b>
of which current exposure method for counterparty credit risk	112,461	115,849	8,997
of which Internal model method (IMM)	-	-	-
CVA (Standardised Method)	30,450	42,536	2,436
<b>Equity positions in banking book under market-based approach</b>			
<b>Equity investments in funds - look-through approach</b>			
<b>Equity investment in funds - mandate-based approach</b>			
<b>Equity investment in funds - fall-back approach</b>			
<b>Settlement risk</b>	-	-	-
<b>Securitisation positions in banking book</b>	-	-	-
Of which IRB rating-based approach(RBA)	-	-	-
Of which IRB Supervisory Formula Approach (SFA)	-	-	-
Of which SA/simplified supervisory formula approach (SSFA)	-	-	-
<b>Market risk</b>	<b>33,797</b>	<b>94,587</b>	<b>2,704</b>
of which standardised approach(SA)	33,797	94,587	2,704
of which Internal model method (IMM)	-	-	-
<b>Operational risk</b>	<b>832,519</b>	<b>892,816</b>	<b>66,602</b>
of which Basic Indicator Approach	-	-	-
of which Standardised Approach	832,519	892,816	66,602
of which Advanced Measurement Approach	-	-	-
<b>Amounts below the thresholds for deduction (subject to 250% risk-weight)</b>	<b>73,471</b>	<b>70,293</b>	<b>5,878</b>
<b>Floor adjustment</b>	-	-	-
<b>Total</b>	<b>6,383,240</b>	<b>6,955,508</b>	<b>510,659</b>

CEB adopted Standardized Approach for credit risk, market risks and operational risk.

Risk weighted exposure for counterparty credit risk is calculated according to current exposure method

CVA is calculated based on Standardised Method

## EU CRB-B: Total and average net amount of exposures

	Net value of exposures at the end of the period <sup>1</sup>	Average Net Exposure over the period <sup>2</sup>
Central governments and central banks	1,439,295	1,004,638
Regional governments or local authorities	397,964	328,734
Public sector entities	-	-
Multiateral development banks	-	6,287
International organisations	-	-
Institutions	668,610	837,116
Corporates	3,861,078	4,092,763
<i>of which: SMEs</i>	31,750	33,206
Retail	1,398,388	1,360,179
<i>of which: SMEs</i>	72,108	72,494
Secured by mortgages on immovable property	438,351	390,208
<i>of which: SMEs</i>	-	-
Exposures in default	253,525	217,807
Items associated with particularly high risk	-	-
Covered bonds	22,588	25,768
Claims on institutions and corporates with a short-term credit assessment	-	-
Collective investments undertakings	-	-
Equity exposures	53,820	86,231
Other exposures	483,890	411,916
<b>Total standardised approach</b>	<b>9,017,509</b>	<b>8,761,647</b>

<sup>1</sup> The net value is corresponding to the accounting value reported in financials according to the scope of regulatory consolidations

<sup>2</sup> The average of the net exposure values observed at the end of each quarter of the observation period

## EU CRB-C: Geographical breakdown of exposures

	Russia	Turkey	Romania	Ukraine	Other Emerging Markets	Developed markets	Total exposure
Central governments and central banks	22,419	-	318,101	1,563	-	1,097,212	1,439,295
Regional governments or local authorities	-	-	-	-	-	397,964	397,964
Multiateral development banks	-	-	-	-	-	-	-
Institutions	21,660	169,196	13,692	8,442	21,885	433,735	668,610
Corporates	890,199	1,089,086	307,955	142,051	124,760	1,307,027	3,861,078
Retail	922,926	137	386,481	515	6	88,323	1,398,388
Secured by mortgages on immovable property	138,433	84,578	120,301	162	-	94,878	438,351
Exposures in default	57,440	27,312	136,211	7,948	12,729	11,884	253,525
Covered bonds	-	22,588	-	-	-	-	22,588
Equity exposures	12,438	-	1,984	-	-	39,399	53,820
Other exposures	118,391	44,139	89,888	1,859	-	229,613	483,890
<b>Total standardised approach</b>	<b>2,183,907</b>	<b>1,437,035</b>	<b>1,374,613</b>	<b>162,541</b>	<b>159,379</b>	<b>3,700,034</b>	<b>9,017,509</b>

## EU CRB-D: Concentration of exposures by industry or counterparty types

	Corporates
Construction & installation	658,255
Real estate	525,897
Leisure & tourism	417,329
Oil & derivatives	316,036
Shipping & Shipyard	248,053
Financial Service & Investment	181,518
Energy & Coal	172,078
Textile, Clothing, Ready Made Wearing & Leather	167,014
Transportation, logistics & warehousing	150,060
Food, beverage & tobacco	147,443
Iron & steel	154,346
Retail	112,605
Petrochemical, plasticizers & derivatives	106,338
Soft commodities & agricultural products	63,818
Automotives & Derivatives	42,778
Telecommunications	35,873
Holding	31,710
Fertilizers	29,250
Building materials	24,960
Health & Medical Services	2,507
Media & publishing	1,132
Other	415,249
<b>Total</b>	<b>4,004,250</b>

**EU CRB-E: Residual Maturity of exposures**

	On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
Central governments and central banks	978,059	62,507	125,703	240,598	32,429	1,439,295
Regional governments or local authorities	-	397,964	-	-	-	397,964
Multiateral development banks	-	-	-	-	-	-
Institutions	239,974	198,353	143,558	68,218	18,506	668,610
Corporates	7,574	1,436,194	1,661,525	700,300	55,484	3,861,078
Retail	-	267,563	217,010	872,655	41,159	1,398,388
Secured by mortgages on immovable property	-	24,530	117,516	296,260	45	438,351
Exposures in default	-	25,125	27,116	61,510	139,773	253,525
Covered bonds	-	-	22,588	-	-	22,588
Equity exposures	-	-	-	33,594	20,226	53,820
Other exposures	-	-	-	-	483,890	483,890
<b>Total standardised approach</b>	<b>1,225,608</b>	<b>2,412,236</b>	<b>2,315,016</b>	<b>2,273,136</b>	<b>791,513</b>	<b>9,017,509</b>

## EU CR1-A: Credit quality of exposures by exposure class and instrument

	Gross carrying values of				Net values
	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	
Central governments and central banks	1,439,295				1,439,295
Regional governments or local authorities	397,964				397,964
Public sector entities					-
Multiateral development banks					-
International organisations					-
Institutions	668,610	925	(924.75)		668,610
Corporates	3,892,119	165,531	(22,358.26)	(31,041.82)	4,004,250
<i>of which: SMEs</i>	31,750				31,750
Retail	1,427,702	109,918	(63,610.87)	(29,313.48)	1,444,695
<i>of which: SMEs</i>	72,108				72,108
Secured by mortgages on immovable property	439,530	102,936	(38,891.09)	(1,178.29)	502,397
<i>of which: SMEs</i>	-				-
Exposures in default	253,525				
Items associated with particularly high risk					-
Covered bonds	22,588				22,588
Claims on institutions and corporates with a short-term credit assessment					-
Collective investments undertakings					-
Equity exposures	53,820				53,820
Other exposures	483,890				483,890
<b>Total</b>	<b>9,079,043</b>	<b>379,310</b>	<b>(125,785)</b>	<b>(61,534)</b>	<b>9,017,509</b>
Of which: Loans	5,509,830				
Of which: Debt securities	736,766				
Of which: Off-balance-sheet exposures	1,253,314	4,979			1,258,293

## EU CR1-B: Credit quality of exposures by industry or counterparty types

	Gross carrying values of				Net values
	Defaulted exposures	Non-defaulted exposures	Specific credit risk adjustment	General credit risk adjustment	
Construction & installation	648,965	11,200	(1,581)	(329)	658,255
Real estate	498,049	29,807	(1,891)	(67)	525,897
Leisure & tourism	417,536	427	(634)	-	417,329
Oil & derivatives	316,437	-	(401)	-	316,036
Shipping & Shipyard	242,183	8,579	(2,710)	-	248,053
Financial Service & Investment	181,681	-	(163)	-	181,518
Energy & Coal	168,612	3,538	(72)	-	172,078
Textile, Clothing, Ready Made Wearing & Leather	166,543	670	(191)	(8)	167,014
Transportation, logistics & warehousing	148,698	1,966	(563)	(41)	150,060
Food, beverage & tobacco	143,364	5,172	(845)	(248)	147,443
Iron & steel	121,491	35,639	(115)	(2,669)	154,346
Retail	125,437	4,804	(16,602)	(1,033)	112,605
Petrochemical, plasticizers & derivatives	103,042	3,511	(202)	(12)	106,338
Soft commodities & agricultural products	63,260	711	(154)	-	63,818
Automotives & Derivatives	41,074	1,916	(34)	(178)	42,778
Telecommunications	35,889	-	(17)	-	35,873
Holding	31,794	-	(84)	-	31,710
Fertilizers	29,312	-	(62)	-	29,250
Building materials	23,384	1,670	(9)	(85)	24,960
Health & Medical Services	2,632	-	(125)	-	2,507
Media & publishing	1,132	-	-	-	1,132
Other	381,606	55,920	(4,588)	(17,689)	415,249
<b>Total</b>	<b>3,892,119</b>	<b>165,531</b>	<b>(31,042)</b>	<b>(22,358)</b>	<b>4,004,250</b>

### EU CR1-C: Credit quality of exposures by geography

	Gross carrying values of		Specific credit risk adjustment	General credit risk adjustment	Net values
	Defaulted exposures	Non-defaulted exposures			
Russia	2,153,897	108,337	(50,897)	(27,430)	2,183,907
Turkey	1,426,961	34,696	(7,385)	(17,238)	1,437,035
Romania	1,251,058	197,856	(61,645)	(12,656)	1,374,613
Ukraine	154,737	9,417	(1,469)	(144)	162,541
Other Emerging Mar	146,650	15,378	(2,649)	(0)	159,379
Developed markets	3,692,214	13,625	(1,741)	(4,065)	3,700,034
<b>Total</b>	<b>8,825,518</b>	<b>379,310</b>	<b>(125,785)</b>	<b>(61,534)</b>	<b>9,017,509</b>

**EU CR1-D: Ageing of default exposures**

	≤ 30 days	> 30 days ≤ 60 days	> 60 days ≤ 90 days	> 90 days ≤ 180 days	> 180 days ≤ 1 year	> 1 year	Total
Loans			65,024	26,632	64,540	97,328	253,525
Debt securities							
<b>Total exposures</b>	-	-	<b>65,024</b>	<b>26,632</b>	<b>64,540</b>	<b>97,328</b>	<b>253,525</b>

**EU CR3: CRM techniques – Overview**

	Exposures unsecured: carrying amount	Exposures secured by collateral	Exposures secured by collateral, of which: secured amount	Exposures secured by financial guarantees	Exposures secured by financial guarantees, of which: secured amount	Exposures secured by credit derivatives	Exposures secured by credit derivatives, of which: secured amount
Loans	5,393,233	115,956	95,380		21,217		
Debt securities	736,766						
<b>Total Exposures</b>	<b>6,129,999</b>	<b>115,956</b>	<b>95,380</b>	<b>-</b>	<b>21,217</b>	<b>-</b>	<b>-</b>

## EU CR4: Standardised approach – Credit risk exposure and CRM effects

	Exposures before CCF and CRM		Exposures post-CCF and CRM		RWA and RWA density	
	On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
Sovereigns and their central banks	1,837,259	-	1,837,259	-	72,301	4%
Non-central government public sector entities						
Multilateral development banks						
Banks	554,633	136,565	554,633	9,781	311,653	56%
Securities firms						
Corporates	3,140,049	721,028	3,045,651	141,338	3,321,039	106%
Regulatory retail portfolios	1,003,509	394,879	1,002,528	78,393	805,836	80%
Secured by residential property	181,090.36	827	181,290	85	63,482	35%
Secured by commercial real estate	256,419.66	14	256,220	207	128,213	50%
Equity	53,820	-	53,820	-	71,697	133%
Past-due loans	248,546	4,979	248,546	2,489	316,083	127%
Higer-risk categories						
Other assets	483,890	-	483,890	-	390,381	81%
<b>Total</b>	<b>7,759,216</b>	<b>1,258,293</b>	<b>7,663,837</b>	<b>232,294</b>	<b>5,480,685</b>	

## EU CR5: Standardised approach

<b>Asset classes</b>											Total Credit exposures amount (post CCF and post CRM)
<b>Risk Weight</b>	0%	2%	10%	20%	35%	50%	75%	100%	150%	250%	
Sovereigns and their central banks	1,794,770					7,614		12,462	-	22,413	1,837,259
Non-central government public sector entities (PSEs)											-
Multilateral development banks (MDBs)											-
Banks	-	38		321,093		171,650		130,122	20,992		643,894
Securities firms											-
Corporates	-			22,806		958		3,101,999	142,666		3,268,429
Regulatory retail portfolios	-						1,080,921				1,080,921
Secured by residential property					181,376						181,376
Secured by commercial real estate						256,426.8					256,427
Equity								41,903		11,917	53,820
Past-due loans								120,940	130,096		251,035
Higher-risk categories											-
Other assets	93,509							390,381			483,890
<b>Total</b>	<b>1,888,280</b>	<b>38</b>	<b>-</b>	<b>343,899</b>	<b>181,376</b>	<b>436,648</b>	<b>1,080,921</b>	<b>3,797,806</b>	<b>293,754</b>	<b>34,330</b>	<b>8,057,052</b>

## EU CCR1: Analysis of CCR exposure by approach

	Replacement cost	Potential future exposure	EEPE	Alpha used for computing regulatory EAD	EAD post-CRM	RWA
Current Exposure Method	159,832	127,553			157,412	111,771
SA-CCR (for derivatives)						
Internal Model Method ( for derivatives and SFTs)						
Simple Approach for credit risk mitigation ( for SFTs)						
Comprehensive Approach for credit risk mitigation ( for SFTs)					3,510	702
VaR for SFTs						
<b>Total</b>	<b>159,832</b>	<b>127,553</b>	<b>-</b>		<b>160,922</b>	<b>112,473</b>

## EU CCR2: CVA capital charge

	EAD post-CRM	RWA
Total portfolios subject to the Advanced CVA capital charge		
(i) VaR component (including the 3 * multiplier)		
(ii) stressed VaR component (including the 3 * multiplier)		
All portfolios subject to the Standardised CVA capital charge	75,970	30,450
<b>Total subject to the CVA capital charge</b>	<b>75,970</b>	<b>30,450</b>

**EU MR1 – Market risk under the standardised approach**

	RWAs	Capital requirements
<b>Outright products</b>		
Interest rate risk (general and specific)	3,173,354	253,868
Equity risk (general and specific)	2,163,072	173,046
Foreign exchange risk	27,179,364	2,174,349
Commodity risk		
<b>Options</b>		
Simplified approach		
Delta-plus method	1,281,611	102,529
Scenario approach		
Securitisation (specific risk)		
<b>Total</b>	<b>33,797,401</b>	<b>2,703,792</b>