

# Pillar III Report Q2 2018

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Regulatory Capital Disclosures

Credit  EuropeBank

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## 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:

|  | Jun-18         | Dec-17           |
|--|----------------|------------------|
| <b>Total Equity(FINREP)</b>  | <b>771,773</b> | <b>874,737</b>   |
| Current year profit (1)  |                | (14,994)         |
| Eligible Current year profit after approval  |                |                  |
| Non-eligible minority interest (2)   | (1,561)        | (1,148)          |
| Deductions from revaluation Reserve - AFS  |                | 2,461            |
| <b>Prudential filters</b>  |                |                  |
| Cash flow hedge reserve  | 90             | 111              |
| Prudent valuation  | (936)          | (878)            |
| Intangible asset (2)   | (7,429)        | (10,552)         |
| Deferred tax assets rely on future profitability and do not arise from temporary differences (2)             | (18,896)       | (4,188)          |
| Transitional adjustments to CET1 Capital (3)   |                | (1,969)          |
| Transitional adjustments to IFRs 9 provisions  | 53,453         |                  |
| Fair value gains and losses arising from the institution's own credit risk related to derivative liabilities | 15             | (75)             |
| <b>Core Tier I</b>   | <b>796,509</b> | <b>843,506</b>   |
| <b>Additional Tier I</b>   | <b>43,723</b>  | <b>41,831</b>    |
| Transitional adjustments to AT1 Capital (3)  |                | (1,530)          |
| <b>Tier I</b>  | <b>840,232</b> | <b>883,808</b>   |
| Subordinated Liabilities   | 128,800        | 125,073          |
| <b>Tier II</b>   | <b>128,800</b> | <b>125,073</b>   |
| <b>Total Regulatory Capital</b>  | <b>969,031</b> | <b>1,008,881</b> |

## EU OV1: Overview of RWAs

| CEB Con ('000)  | Jun-18           | Dec-17           | Regulatory Capital (8%) Jun-18 |
|---|------------------|------------------|--------------------------------|
| <b>Credit risk (excluding counterparty credit risk)</b>                         | <b>4,871,924</b> | <b>4,915,569</b> | <b>389,754</b>                 |
| of which standardised approach(SA)  | 4,871,924        | 4,915,569        | 389,754                        |
| of which Internal rating-based (IRB) approach                                   |                  |                  |                                |
| <b>Counterparty credit risk</b>   | <b>89,855</b>    | <b>73,271</b>    | <b>7,188</b>                   |
| of which current exposure method for counterparty credit risk                   | 89,855           | 73,271           | 7,188                          |
| of which Internal model method (IMM)  |                  |                  |                                |
| CVA (Standardised Method)   | 28,650           | 32,997           | 2,292                          |
| <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>68,764</b>    | <b>94,515</b>    | <b>5,501</b>                   |
| of which standardised approach(SA)  | 68,764           | 94,515           | 5,501                          |
| of which Internal model method (IMM)  |                  |                  |                                |
| <b>Operational risk</b>   | <b>371,006</b>   | <b>728,792</b>   | <b>29,680</b>                  |
| of which Basic Indicator Approach   |                  |                  |                                |
| of which Standardised Approach  | 371,006          | 728,792          | 29,680                         |
| of which Advanced Measurement Approach  |                  |                  |                                |
| <b>Amounts below the thresholds for deduction (subject to 250% risk-weight)</b> | <b>16,661</b>    | <b>73,793</b>    | <b>1,333</b>                   |
| <b>Floor adjustment</b>   |                  |                  |                                |
| Total   | 5,446,859        | 5,918,937        | 435,749                        |

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

IFRS 9-FL: IFRS 9 transitional arrangement

**IFRS 9-FL: Comparison of institution's own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLS**

|   | June Actual<br>2,018 | June CEB RU Spin-off<br>2,018 | 2,019     | 2,020     | 2,021     | 2,022     |
|---|----------------------|-------------------------------|-----------|-----------|-----------|-----------|
| <b>Availabel Capital (amounts)</b>  |                      |                               |           |           |           |           |
| 1 Common Equity Tier 1 ( CET1) capital  | 796,507              | 608,595                       | 604,469   | 598,281   | 590,029   | 579,715   |
| 2 Common Equity Tier 1 ( CET1) capital as if IFRS 9 or analogous ECLS transitional arrangements had NOT been applied                            | 743,054              | 569,400                       | 569,400   | 569,400   | 569,400   | 569,400   |
| 3 Tier 1 Capital  | 840,231              | 652,318                       | 648,193   | 642,004   | 633,752   | 623,438   |
| 4 Tier 1 capital as if IFRS 9 or analogous ECLS transitional aggrements had NOT been applied  | 786,777              | 613,123                       | 613,123   | 613,123   | 613,123   | 613,123   |
| 5 Total capital   | 969,030              | 781,118                       | 776,992   | 770,803   | 762,552   | 752,237   |
| 6 Total Capital as if IFRS 9 or analogous ECLS transitional arrangements had NOT been applied   | 915,577              | 741,923                       | 741,923   | 741,923   | 741,923   | 741,923   |
| <b>Risk-weighted assets (amounts)</b>   |                      |                               |           |           |           |           |
| 7 Total risk-weighted assets  | 5,446,854            | 4,069,376                     | 4,065,250 | 4,059,061 | 4,050,810 | 4,040,495 |
| 8 Total risk-weighted assets as if IFRS 9 or analogous ECLS transitional arrangements had NOT been applied                                      | 5,400,294            | 4,030,181                     | 4,030,181 | 4,030,181 | 4,030,181 | 4,030,181 |
| <b>Capital Ratios</b>   |                      |                               |           |           |           |           |
| 9 Common Equity Tier 1 (as a percentage of risk expousre amount)  | 14.62%               | 14.96%                        | 14.87%    | 14.74%    | 14.57%    | 14.35%    |
| 10 Common Equity Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLS tranditional arrangements had NOT been applied | 13.76%               | 14.13%                        | 14.13%    | 14.13%    | 14.13%    | 14.13%    |
| 11 Tier 1 (as a percentage of risk Exposure amount)   | 15.43%               | 16.03%                        | 15.94%    | 15.82%    | 15.65%    | 15.43%    |
| 12 Tier 1 ( as a percentage of risk expousre amount) as if IFRS 9 or analogous ECLS transitional aggrangements had NOT been applied             | 14.57%               | 15.21%                        | 15.21%    | 15.21%    | 15.21%    | 15.21%    |
| 13 Total capital ( as a percentage of risk expousre amount)   | 17.79%               | 19.20%                        | 19.11%    | 18.99%    | 18.82%    | 18.62%    |
| 14 Total capital ( as a percentage of risk expousre amount) as if IFRS 9 or analogous ECLS transitional arrangements had NOT been applied       | 16.95%               | 18.41%                        | 18.41%    | 18.41%    | 18.41%    | 18.41%    |
| <b>Leverage Ratio</b>   |                      |                               |           |           |           |           |
| 15 Leverage ratio total exposure measure  | 7,111,357            | 5,429,294                     | 5,424,140 | 5,416,409 | 5,406,101 | 5,393,216 |
| 16 Leverage ratio<br>Leverage ratio total exposure measure as if IFRS 9 or analogouse ECLS transitional arrangements had NOT been applied       | 11.82%               | 12.01%                        | 11.95%    | 11.85%    | 11.72%    | 11.56%    |
| 17 Leverage ratio as if IFRS 9 or analogouse ECLS transitional arrangements had NOT been applied  | 7,044,197            | 5,380,330                     | 5,380,330 | 5,380,330 | 5,380,330 | 5,380,330 |
|   | 11.17%               | 11.40%                        | 11.40%    | 11.40%    | 11.40%    | 11.40%    |

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

|   | Gross carrying values of |                         |                    |                          | Net values       |
|---|--------------------------|-------------------------|--------------------|--------------------------|------------------|
|   | Defaulted exposures      | Non-defaulted exposures | Stage 3 Provisions | Stage 1 and 2 provisions |                  |
| Central governments and central banks                                     |                          | 1,208,037               |                    | -                        | 1,208,037        |
| Regional governments or local authorities                                 |                          | -                       |                    |                          | -                |
| Public sector entities  |                          |                         |                    |                          | -                |
| Multiateral development banks   |                          | 3,410                   |                    |                          | 3,410            |
| International organisations   |                          |                         |                    |                          | -                |
| Institutions  | 925                      | 598,532                 | (924.75)           | (718.90)                 | 597,813          |
| Corporates  | 108,422                  | 2,997,941               | (18,311.81)        | (45,765.00)              | 3,042,286        |
| <i>of which: SMEs</i>   |                          | 25,548                  |                    |                          | 25,548           |
| Retail  | 94,294                   | 397,140                 | (65,051.79)        | (14,751.30)              | 411,631          |
| <i>of which: SMEs</i>   |                          | 64,862                  |                    |                          | 64,862           |
| Secured by mortgages on immovable property                                | 46,348                   | 190,070                 | (1,176.23)         | (3,330.18)               | 231,911          |
| <i>of which: SMEs</i>   |                          | -                       |                    |                          | -                |
| Exposures in default  |                          | 164,524                 |                    |                          |                  |
| Items associated with particularly high risk                              |                          |                         |                    |                          | -                |
| Covered bonds   |                          | 36,587                  |                    |                          | 36,587           |
| Claims on institutions and corporates with a short-term credit assessment |                          |                         |                    |                          | -                |
| Collective investments undertakings                                       |                          |                         |                    |                          | -                |
| Equity exposures  |                          | 14,959                  |                    |                          | 14,959           |
| Other exposures   |                          | 288,709                 |                    |                          | 288,709          |
| <b>Total</b>  | <b>249,988</b>           | <b>5,899,909</b>        | <b>(85,465)</b>    | <b>(64,565)</b>          | <b>5,835,344</b> |
| Of which: Loans   | 246,358                  | 3,261,821               | (85,465)           | (64,565)                 | 3,358,149        |
| Of which: Debt securities   |                          | 642,632                 |                    | (5)                      | 642,627          |
| Of which: Off-balance-sheet exposures                                     | 3,630                    | 744,714                 |                    |                          | 748,344          |

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

|   | Gross carrying values of |                         |                    |                          | Net values       |
|---|--------------------------|-------------------------|--------------------|--------------------------|------------------|
|   | Defaulted exposures      | Non-defaulted exposures | Stage 3 Provisions | Stage 1 and 2 provisions |                  |
| Construction & installation                     | 13,846                   | 436,676                 | (1,887)            | (3,849)                  | 444,786          |
| Leisure & tourism                               | -                        | 420,062                 | -                  | (9,620)                  | 410,442          |
| Financial Service & Investment                  | 25                       | 325,749                 | (25)               | (1,892)                  | 323,857          |
| Real estate                                     | 21,347                   | 127,336                 | (300)              | (881)                    | 147,501          |
| Oil & derivatives                               | -                        | 485,475                 | -                  | (1,583)                  | 483,893          |
| Shipping & Shipyard                             | 14,654                   | 238,934                 | (4,822)            | (7,064)                  | 241,702          |
| Transportation, logistics & warehousing         | 4,591                    | 81,568                  | (2,499)            | (1,296)                  | 82,364           |
| Energy & Coal                                   | 4,980                    | 107,171                 | (530)              | (1,431)                  | 110,189          |
| Iron & steel                                    | 4,366                    | 124,806                 | (122)              | (584)                    | 128,466          |
| Textile, Clothing, Ready Made Wearing & Leather | 291                      | 81,522                  | (50)               | (10,423)                 | 71,340           |
| Food, beverage & tobacco                        | 7,811                    | 46,523                  | (195)              | (1,889)                  | 52,250           |
| Petrochemical, plasticizers & derivatives       | 766                      | 90,057                  | (264)              | (278)                    | 90,280           |
| Private individuals                             | 7,293                    | 35,855                  | (113)              | (5)                      | 43,030           |
| Retail  | 17,736                   | 29,522                  | (6,775)            | (203)                    | 40,279           |
| Automotives & Derivatives                       | 4,679                    | 50,602                  | (412)              | (968)                    | 53,901           |
| Soft commodities & agricultural products        | 596                      | 33,533                  | -                  | (371)                    | 33,758           |
| Fertilizers                                     | -                        | 88,072                  | -                  | (654)                    | 87,418           |
| Holding   | -                        | 54,143                  | -                  | (481)                    | 53,663           |
| Services  | 440                      | 8,604                   | -                  | -                        | 9,044            |
| Telecommunications                              | 110                      | 18,152                  | (103)              | (1,066)                  | 17,093           |
| Building materials                              | -                        | 10,551                  | -                  | -                        | 10,551           |
| Technology, IT & Electronic Equipment           | -                        | 1,305                   | -                  | -                        | 1,305            |
| Paper and Pulp & Forestry                       | 1,496                    | 26,060                  | (3)                | (677)                    | 26,875           |
| Machinery-Office & Optical Equipment            | 1,484                    | 11,380                  | (200)              | (84)                     | 12,580           |
| Mining  | -                        | 20,373                  | -                  | (157)                    | 20,217           |
| Luxury Goods                                    | -                        | 1,206                   | -                  | -                        | 1,206            |
| Health & Medical Services                       | -                        | 800                     | -                  | (0)                      | 800              |
| Media & publishing                              | -                        | -                       | -                  | -                        | -                |
| Others  | 1,912                    | 41,901                  | (11)               | (308)                    | 43,494           |
| <b>Total</b>                                    | <b>108,422</b>           | <b>2,997,941</b>        | <b>(18,312)</b>    | <b>(45,765)</b>          | <b>3,042,286</b> |

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

| Gross carrying values of |                     |                         |                    |                          |                  |
|--------------------------|---------------------|-------------------------|--------------------|--------------------------|------------------|
|                          | Defaulted exposures | Non-defaulted exposures | Stage 3 Provisions | Stage 1 and 2 provisions | Net values       |
| Russia                   | -                   | 116,657                 | -                  | (1,608)                  | 115,049          |
| Turkey                   | 59,951              | 975,779                 | (15,360)           | (26,097)                 | 994,274          |
| Romania                  | 155,653             | 1,152,863               | (66,772)           | (16,218)                 | 1,225,527        |
| Ukraine                  | 17,883              | 97,208                  | (1,729)            | (694)                    | 112,668          |
| Other Emerging Markets   | 9,772               | 398,042                 | -                  | (2,790)                  | 405,025          |
| Developed markets        | 6,728               | 2,994,837               | (1,604)            | (17,159)                 | 2,982,801        |
| <b>Total</b>             | <b>249,988</b>      | <b>5,735,385</b>        | <b>(85,465)</b>    | <b>(64,565)</b>          | <b>5,835,344</b> |

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

|                        | <b>≤ 30 days</b> | <b>&gt; 30 days ≤ 60 days</b> | <b>&gt; 60 days ≤ 90 days</b> | <b>&gt; 90 days ≤ 180 days</b> | <b>&gt; 180 days ≤ 1 year</b> | <b>&gt; 1 year</b> | <b>Total</b> |
|------------------------|------------------|-------------------------------|-------------------------------|--------------------------------|-------------------------------|--------------------|--------------|
| Loans                  |                  |                               | 17,864                        | 2,990                          | 229,849                       | 394                | 251,097      |
| Debt securities        |                  |                               |                               |                                |                               |                    |              |
| <b>Total exposures</b> | -                | -                             | 17,864                        | 2,990                          | 229,849                       | 394                | 251,097      |

EU CR1-E: Non-performing and forborne exposures

|                       | Gross carrying amount of performing and non-performing exposures |                              |                         |                   |                   |                         | Accumulated impairment and provisions and negative fair value adjustments due to credit risk |                             |                 |                 |                             | Collaterals and financial guarantees received |          |
|-----------------------|--|------------------------------|-------------------------|-------------------|-------------------|-------------------------|--|-----------------------------|-----------------|-----------------|-----------------------------|---|----------|
|                       | Of which performing but past due > 30 days and <= 90 days        | Of which performing forborne | Of which non-performing |                   |                   | On performing exposures |  | On non-performing exposures |                 |                 | On non-performing exposures | Of which forborne exposures                   |          |
|                       |  |                              | Of which defaulted      | Of which impaired | Of which forborne | Of which forborne       |  | Of which forborne           |                 |                 |                             |   |          |
|                       |  |                              |                         |                   |                   |                         |  |                             |                 |                 |                             |   |          |
| Debt securities       | 642,632  |                              |                         |                   |                   |                         | (5)  |                             |                 |                 |                             |   |          |
| Loans and advances    | 3,261,821  | -                            | 46,120                  | 246,358           | 246,358           | 246,358                 | 60,847   | (64,565)                    | (21,309)        | (85,465)        | (85,465)                    | 200,922                                       |          |
| Off-balance-sheet Exp | 744,714  |                              |                         | 3,630             |                   |                         |  |                             |                 |                 |                             |   |          |
| <b>Total</b>          | <b>4,649,167</b>   | <b>-</b>                     | <b>46,120</b>           | <b>249,988</b>    | <b>246,358</b>    | <b>246,358</b>          | <b>60,847</b>  | <b>(64,571)</b>             | <b>(21,309)</b> | <b>(85,465)</b> | <b>(85,465)</b>             | <b>200,922</b>                                | <b>-</b> |

## EU CR2-A: Changes in the stock of general and specific credit risk adjustments

|  | Accumulated<br>specific credit risk<br>adjustment |
|--|---|
| <b>Balance as of 31.12.2018</b>  | <b>209,465</b>                                    |
| <b>CEB RU</b>  | <b>(69,324)</b>                                   |
| <b>IFRS 9 Impact</b>   | <b>51,999</b>                                     |
| <b>Opening balance</b>   | <b>192,141</b>                                    |
| Increases due to amounts set aside for estimated loan losses during the period             | 30,742  |
| Decreases due to amounts reversed for estimated loan losses during the period              | (15,122)  |
| Decreases due to amounts taken against accumulated credit risk adjustments                 | (11,131)  |
| Transfers between credit risk adjustments  | -   |
| Impact of exchange rate differences  | 2,072   |
| Business combinations, including acquisitions and disposals of subsidiaries                |   |
| Other adjustments  | (48,437)  |
| <b>Closing balance</b>   | <b>150,265</b>                                    |
| Recoveries on credit risk adjustments recorded directly to the statement of profit or loss |   |
| Specific credit risk adjustments directly recorded to the statement of profit or loss      | (303)   |

## EU CR2-B: Changes in the stock of defaulted and impaired loans and debt securities

### Gross carrying value defaulted exposures

|   |            |
|---|------------|
| <b>Opening balance</b>                        | <b>892</b> |
| Loans and debt securities that have defaulted | -          |
| Returned to non-defaulted status              | -          |
| Amounts written off                           | (200)      |
| Other changes                                 | -          |
| <b>Closing balance</b>                        | <b>692</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                  | 2,002,676                            | 1,355,473                       | 232,771   | 4,972                                     | 4,972   |   |   |
| Debt securities        | 642,627                              |                                 |   |   |   |   |   |
| <b>Total Exposures</b> | <b>2,645,303</b>                     | <b>1,355,473</b>                | <b>232,771</b>  | <b>4,972</b>                              | <b>4,972</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            | 1,198,133.43                 | 9,903                    | 1,198,133.43               | 9,903                    | 18,448              | 2%          |
| Non-central government public sector entities |                              |                          |                            |                          |                     |             |
| Multiateral development banks                 | 3,410                        |                          | 3,410                      |                          |                     |             |
| Banks   | 478,653.50                   | 119,160                  | 478,653.50                 | 24,243                   | 189,842.40          | 40%         |
| Securities firms                              |                              |                          |                            |                          |                     |             |
| Corporates                                    | 2,499,625.67                 | 452,550                  | 2,460,479.15               | 89,013                   | 2,539,152.63        | 102%        |
| Regulatory retail portfolios                  | 215,658.24                   | 166,731                  | 215,658.24                 | 34,351                   | 184,692.69          | 86%         |
| Secured by residential property               | 117,081.81                   | -                        | 117,081.81                 | -                        | 40,978.63           | 35%         |
| Secured by commercial real estate             | 69,658.24                    | -                        | 69,658.24                  | -                        | 34,829              | 50%         |
| Equity  | 14,959                       | -                        | 14,959                     | -                        | 24,955              | 167%        |
| Past-due loans                                | 160,893.62                   | 3,630                    | 154,154.55                 | 1,815                    | 188,063.04          | 117%        |
| Higher-risk categories                        |                              |                          |                            |                          |                     |             |
| Covered bonds                                 | 36,587                       |                          | 36,587                     |                          | 3,659               | 10%         |
| Other assets                                  | 288,709                      | -                        | 288,709                    | -                        | 250,221             | 87%         |
| <b>Total</b>                                  | <b>5,083,370</b>             | <b>751,974</b>           | <b>5,037,484</b>           | <b>159,325</b>           | <b>3,474,841</b>    |             |

EU CR5: Standardised approach

| Asset classes  |                  |          |                |                |                |                |                |                  |               |              | Total Credit exposures amount (post CCF and post- CRM) |
|--|------------------|----------|----------------|----------------|----------------|----------------|----------------|------------------|---------------|--------------|--|
| Risk Weight  | 0%               | 2%       | 10%            | 20%            | 35%            | 50%            | 75%            | 100%             | 150%          | 250%         |  |
| Sovereigns and their central banks                   | 1,099,663        |          | 97,090         |                |                | 5,091          |                | 6,194            | -             | -            | 1,208,037  |
| Non-central government public sector entities (PSEs) |                  |          |                |                |                |                |                |                  |               |              | -  |
| Multilateral development banks (MDBs)                | 3,410            |          |                |                |                |                |                |                  |               |              | 3,410  |
| Banks  | -                | -        |                | 272,966        |                | 192,530        |                | 34,232           | 3,168         |              | 502,896  |
| Securities firms                                     |                  |          |                |                |                |                |                |                  |               |              | -  |
| Corporates   | -                |          |                | 14,341         |                | 173            |                | 2,532,536        | 2,441         |              | 2,549,492  |
| Regulatory retail portfolios                         | -                |          |                |                |                |                | 250,009        |                  |               |              | 250,009  |
| Secured by residential property                      |                  |          |                |                | 117,082        |                |                |                  |               |              | 117,082  |
| Secured by commercial real estate                    |                  |          |                |                |                | 69,658         |                |                  |               |              | 69,658   |
| Equity   |                  |          |                |                |                |                |                | 8,295            |               | 6,664        | 14,959   |
| Past-due loans                                       |                  |          |                |                |                |                |                | 91,783           | 64,187        |              | 155,970  |
| Covered bonds  |                  |          | 36,587         |                |                |                |                |                  |               |              | 36,587   |
| Higher-risk categories                               |                  |          |                |                |                |                |                |                  |               |              | -  |
| Other assets   | 38,488           |          |                | -              | -              | -              | -              | 250,221          | -             | -            | 288,709  |
| <b>Total</b>   | <b>1,141,561</b> | <b>-</b> | <b>133,677</b> | <b>287,307</b> | <b>117,082</b> | <b>267,452</b> | <b>250,009</b> | <b>2,923,261</b> | <b>69,796</b> | <b>6,664</b> | <b>5,196,809</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<br>SA-CCR (for derivatives)           | 122,399          | 95,549                    |      |   | 138,948      | 89,855 |
| Internal Model Method ( for derivatives and SFTs)             |                  |                           |      |   |              |        |
| Simple Approach for credit risk mitigation ( for SFTs)        |                  |                           |      |   |              |        |
| Comprehensive Approach for credit risk mitigation ( for SFTs) |                  |                           |      |   | 0            | -      |
| VaR for SFTs  |                  |                           |      |   |              |        |
| <b>Total</b>  | 122,399          | 95,549                    | -    |   | 138,948      | 89,855 |

## EU CCR2: CVA capital charge

|   | EAD post-CRM  | RWA           |
|---|---------------|---------------|
| Total portfolios subject to the Advanced CVA capital charge     |               |               |
| 1 (i) VaR component (including the 3 * multiplier)              |               |               |
| 2 (ii) stressed VaR component (including the 3 * multiplier)    |               |               |
| 3 All portfolios subject to the Standardised CVA capital charge | 69,146        | 28,650        |
| 4 <b>Total subject to the CVA capital charge</b>                | <b>69,146</b> | <b>28,650</b> |

## EU CCR3: Standardised approach- CCR exposures by regulatory portfolio and risk

| <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                   |    |       |     |        |     |        |     |        |      |      | -   |
| Non-central government public sector entities (PSEs) |    |       |     |        |     |        |     |        |      |      | -   |
| Multilateral development banks (MDBs)                |    |       |     |        |     |        |     |        |      |      | -   |
| Banks  |    | 7,616 |     | 37,177 |     | 23,058 |     | 1,294  |      |      | 69,146  |
| Securities firms                                     |    |       |     |        |     |        |     |        |      |      | -   |
| Corporates   |    |       |     |        |     |        |     | 67,849 |      |      | 67,849  |
| Regulatory retail portfolios                         |    |       |     |        |     |        |     |        |      |      | -   |
| Secured by residential property                      |    |       |     |        |     |        |     |        |      |      | -   |
| Secured by commercial real estate                    |    |       |     |        |     |        |     |        |      |      | -   |
| Equity   |    |       |     |        |     |        |     |        |      |      | -   |
| Past-due loans                                       |    |       |     |        |     |        |     |        |      |      | -   |
| Higher-risk categories                               |    |       |     |        |     |        |     |        |      |      | -   |
| Other assets   |    |       |     |        |     |        |     |        |      |      | -   |
| <b>Total</b>   | -  | 7,616 | -   | 37,177 | -   | 23,058 | -   | 69,143 | -    | -    | 136,994   |

## EU MR1 – Market risk under the standardised approach

|   | RWAs              | Capital requirements |
|---|-------------------|----------------------|
| <b>Outright products</b>                  |                   |                      |
| Interest rate risk (general and specific) | 12,216,539        | 977,323              |
| Equity risk (general and specific)        | 2,143,358         | 171,469              |
| Foreign exchange risk                     | -                 | 4,349,605            |
| Commodity risk                            |                   |                      |
| <b>Options</b>                            |                   |                      |
| Simplified approach                       |                   |                      |
| Delta-plus method                         | 33,827            | 2,706                |
| Scenario approach                         |                   |                      |
| Securitisation (specific risk)            |                   |                      |
| <b>Total</b>                              | <b>14,393,725</b> | <b>5,501,103</b>     |