2023 EU-wide Transparency Exercise

Bank Name	Bank of Valletta Plc
LEI Code	529900RWC8ZYB066JF16
Country Code	MT

2023 EU-wide Transparency Exercise

Key Metrics

Bank of Valletta Plc

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	905	988	981	1,057	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	905	988	981	1,057	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	905	988	981	1,057	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	905	988	981	1,057	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	1,068	1,151	1,144	1,220	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,068	1,151	1,144	1,220	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	4,452	4,533	4,639	4,635	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,452	4,533	4,639	4,635	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.33%	21.79%	21.15%	22.80%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.33%	21.79%	21.15%	22.80%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.33%	21.79%	21.15%	22.80%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.33%	21.79%	21.15%	22.80%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	23.99%	25.39%	24.65%	26.32%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.99%	25.39%	24.65%	26.32%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	14,875	14,762	14,549	14,559	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	6.09%	6.69%	6.74%	7.26%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	905	988	981	1,057	C 47.00 (r0320,c0010)	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	905	988	981	1,057	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	14,875	14,762	14,549	14,559	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	14,875	14,762	14,549	14,559	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.09%	6.69%	6.74%	7.26%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.09%	6.69%	6.74%	7.26%	[A.2]/[B.2]	

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Capital

Bank of Valletta Plc

		(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	**OWN FUNDS**	**1,068**	**1,151**	**1,144**	**1,220**	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**	**905**	**988**	**981**	**1,057**	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	633	633	633	633	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	329	391	389	439	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	3	5	5	6	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	49	52	52	52	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	3	4	4	4	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1	-1	0	0	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-39	-42	-41	-40	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-46	-23	-23	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+ C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) 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	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 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 institiution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	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	0	0	0	C 01.00 (r0490,c0010)	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 institiution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	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 exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	-1	-1	-1	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (l) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-7	-11	-10	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-27	-25	-26	-27	C 01.00 (r0529,c0010)	-
	A.1.21	Transitional adjustments	0	0	0	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	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	**0**	**0**	**0**	**0**	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0690,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**	**905**	**988**	**981**	**1,057**	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**163**	**163**	**163**	**163**	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	163	163	163	163	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010)+ C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	B	**TOTAL RISK EXPOSURE AMOUNT**	4,452	4,533	4,639	4,635	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%) Transitional period	C.1	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**20.33%**	**21.79%**	**21.15%**	**22.80%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**20.33%**	**21.79%**	**21.15%**	**22.80%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**23.99%**	**25.39%**	**24.65%**	**26.32%**	**CA3 {5}**	-
CET1 Capital Fully loaded	D	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**905**	**988**	**981**	**1,057**	**[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)]**	-
CET1 RATIO (%) Fully loaded[1]	E	**COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)**	**20.33%**	**21.79%**	**21.15%**	**22.80%**	**[D.1]/[B-B.1]**	-
Memo items	F	**Adjustments to CET1 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r0440,c0010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r0440,c0020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r0440,c0030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**	0	0	0	0	C 05.01 (r0440,c0040)	

(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

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Overview of Risk exposure amounts

Bank of Valletta Plc

(mln EUR, %)	RWAs				
	As of 30/09/2022	**As of 31/12/2022**	**As of 31/03/2023**	**As of 30/06/2023**	**COREP CODE**
Credit risk (excluding CCR and Securitisations)[1]	3,977	3,993	4,095	4,087	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	3,977	3,993	4,095	4,087	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA)[2]	4	26	28	27	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	1	14	13	12	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	17	16	14	13	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	3	3	6	13	C 02.00 (r0520, c0010)
Of which the standardised approach	3	3	6	13	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	449	481	481	481	C 02.00 (r0590, c0010)
Of which basic indicator approach	449	481	481	481	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	4,452	4,533	4,639	4,635	

[1] The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

[2] On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

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P&L
Bank of Valletta Plc

(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	158	220	85	183
Of which debt securities income	17	24	12	29
Of which loans and advances income	141	196	72	153
Interest expenses	21	18	11	23
(Of which deposits expenses)	5	7	1	3
(Of which debt securities issued expenses)	4	8	10	20
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	0
Net Fee and commission income	56	77	17	34
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	-10	-10	1	-1
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	2	5	1	2
Gains or (-) losses from hedge accounting, net	10	11	-1	1
Exchange differences [gain or (-) loss], net	8	9	4	6
Net other operating income /(expenses)	0	0	0	0
TOTAL OPERATING INCOME, NET	204	293	96	203
(Administrative expenses)	114	263	40	84
(Cash contributions to resolution funds and deposit guarantee schemes)	12	12	1	4
(Depreciation)	15	20	5	10
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	104	1	0	-1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	104	1	0	-1
Of which pending legal issues and tax litigation[1]	0	-81	0	0
Of which restructuring[1]	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net)[2]	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	10	-49	5	5
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	10	-49	5	5
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	-5	2	2	4
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-56	49	47	105
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-38	31	30	69
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**-38**	**31**	**30**	**69**
Of which attributable to owners of the parent	-38	31	30	69

(1) Information available only as of end of the year
(2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

EBA EUROPEAN BANKING AUTHORITY

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Total Assets: fair value and impairment distribution

Bank of Valletta Plc

(mln EUR)	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	3,956				3,462				3,025				3,076				IAS 1.54 (i)
Financial assets held for trading	4	0	4	0	29	0	29	0	33	0	33	0	20	0	20	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	35	0	13	22	38	0	15	23	39	0	15	24	40	0	14	25	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	83	0	83	0	75	1	74	0	75	1	74	0	71	1	70	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	497	15	482	0	338	112	226	0	152	79	73	0	133	77	56	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	9,603				10,116				10,507				10,553				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets[1]	483				461				460				373				
TOTAL ASSETS	14,661				14,518				14,291				14,265				IAS 1.9(a), IG 6

[(1)] Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mln EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector[1]		Gross carrying amount [(2)]			Accumulated impairment [(2)]			Gross carrying amount [(2)]			Accumulated impairment [(2)]			Gross carrying amount [(2)]			Accumulated impairment [(2)]			Gross carrying amount [(2)]			Accumulated impairment [(2)]			
		Stage 1 Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	**Stage 1** Assets without significant increase in credit risk since initial recognition	**Stage 2** Assets with significant increase in credit risk since initial recognition but not credit-impaired	**Stage 3** Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	480	0	0	0	0	0	320	0	0	0	0	0	136	0	0	0	0	0	114	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	3,954	62	0	-1	0	0	4,397	71	0	0	0	0	4,656	104	0	0	0	0	4,497	128	5	0	0	-5	Annex V.Part 1.31, 44(b)
	Loans and advances	4,895	670	201	-26	-31	-120	5,027	550	205	-17	-13	-103	5,090	557	240	-17	-17	-106	5,254	572	233	-14	-20	-97	Annex V.Part 1.32, 44(a)

[(1)] This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

[(2)] From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Bank of Valletta Plc

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	4	5	5	10	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities[1]	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	13,359	13,138	12,884	12,851	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method[1]	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	4	2	3	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	42	35	36	35	IAS 37.10; IAS 1.54(l)
Tax liabilities	7	7	7	10	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	163	173	166	177	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value[1]	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	13,578	13,360	13,102	13,082	IAS 1.9(b);IG 6
TOTAL EQUITY	1,083	1,158	1,190	1,183	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	14,661	14,518	14,291	14,265	IAS 1.IG6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Bank of Valletta Plc

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				
		As of 30/09/2022	**As of 31/12/2022**	**As of 31/03/2023**	**As of 30/06/2023**	***References***
Derivatives		7	7	8	10	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	500	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	396	448	459	465	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	392	447	458	464	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	32	77	100	117	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	27	23	28	29	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	519	421	388	316	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	418	366	348	286	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	3,182	3,112	2,880	2,910	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,102	3,054	2,828	2,869	ECB/2013/33 Annex 2.Part 2.9.1
	Households	8,566	8,568	8,535	8,512	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	8,110	8,276	8,294	8,310	Annex V.Part 1.42(f), 44(c)
Debt securities issued		163	513	522	531	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		163	513	522	531	Annex V.Part 1.37
Other financial liabilities		0	0	0	0	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		13,366	13,145	12,893	12,861	

2023 EU-wide Transparency Exercise

Market Risk

Bank of Valletta Plc

	SA		IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
(mln EUR)			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022									
Traded Debt Instruments	0	0	0	0	0	0						
Of which: General risk	0	0	0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0						
Equities	0	0	0	0	0	0						
Of which: General risk	0	0	0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0						
Foreign exchange risk	3	3	0	0	0	0						
Commodities risk	0	0	0	0	0	0						
Total	**3**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023									
Traded Debt Instruments	0	0	0	0	0	0						
Of which: General risk	0	0	0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0						
Equities	0	0	0	0	0	0						
Of which: General risk	0	0	0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0						
Foreign exchange risk	6	13	0	0	0	0						
Commodities risk	0	0	0	0	0	0						
Total	**6**	**13**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

	IM									
	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
(mln EUR)	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
	As of 31/12/2022									
Traded Debt Instruments	0	0	0	0						
Of which: General risk	0	0	0	0						
Of which: Specific risk	0	0	0	0						
Equities	0	0	0	0						
Of which: General risk	0	0	0	0						
Of which: Specific risk	0	0	0	0						
Foreign exchange risk	0	0	0	0						
Commodities risk	0	0	0	0						
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	As of 30/06/2023									
Traded Debt Instruments	0	0	0	0						
Of which: General risk	0	0	0	0						
Of which: Specific risk	0	0	0	0						
Equities	0	0	0	0						
Of which: General risk	0	0	0	0						
Of which: Specific risk	0	0	0	0						
Foreign exchange risk	0	0	0	0						
Commodities risk	0	0	0	0						
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Valletta Plc

	(mln EUR, %)	Standardised Approach – As of 30/09/2022: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[4]	Standardised Approach – As of 31/12/2022: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	6,582	6,528	0		6,023	5,969	0	
	Regional governments or local authorities	75	71	8		67	64	7	
	Public sector entities	75	186	38		66	167	33	
	Multilateral Development Banks	480	480	0		636	636	0	
	International Organisations	284	284	0		286	286	0	
	Institutions	1,057	1,034	324		1,171	1,159	380	
	Corporates	2,843	1,335	1,144		2,757	1,216	1,037	
	of which: SME	2,159	1,005	762		2,073	869	653	
	Retail	1,708	1,020	733		1,581	908	651	
	of which: SME	140	136	71		130	129	67	
	Secured by mortgages on immovable property	2,656	2,647	968		3,028	3,020	1,109	
	of which: SME	493	493	195		700	700	279	
	Exposures in default	228	73	81	119	243	93	98	106
	Items associated with particularly high risk	174	81	122		195	110	165	
	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		11	11	11	
	Equity	190	190	234		201	201	237	
	Other exposures	544	340	330		515	334	290	
	Standardised Total [2]	**16,895**	**14,269**	**3,981**	**402**	**16,781**	**14,175**	**4,019**	**330**

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[2] Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.
[3] Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter
[4] Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty

	(mln EUR, %)	Standardised Approach – As of 30/09/2022: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Standardised Approach – As of 31/12/2022: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
MALTA	Central governments or central banks	5,235	5,182	0		4,562	4,509	0	
	Regional governments or local authorities	36	33	0		31	28	0	
	Public sector entities	75	186	38		66	167	33	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	14	4		24	12	3	
	Corporates	2,691	1,184	1,045		2,604	1,063	940	
	of which: SME	2,146	992	752		2,061	857	643	
	Retail	1,703	1,015	730		1,578	905	649	
	of which: SME	140	136	71		130	129	67	
	Secured by mortgages on immovable property	2,640	2,631	962		3,012	3,003	1,104	
	of which: SME	493	493	195		700	700	279	
	Exposures in default	227	72	80	118	242	92	97	106
	Items associated with particularly high risk	174	81	121		195	110	165	
	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		11	11	11	
	Equity	156	156	200		164	164	200	
	Other exposures	544	340	330		515	334	290	
	Standardised Total [2]				**401**				**329**

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach – As of 30/09/2022: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Standardised Approach – As of 31/12/2022: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Other Countries	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	480	480	0		636	636	0	
	International Organisations	194	194	0		197	197	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	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	17	17	17		19	19	19	
	Other exposures	0	0	0		0	0	0	
	Standardised Total [2]				**0**				**0**

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach – As of 30/09/2022: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Standardised Approach – As of 31/12/2022: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GERMANY	Central governments or central banks	354	354	0		438	438	0	
	Regional governments or local authorities	25	25	5		25	25	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	149	149	34		84	84	23	
	Corporates	26	26	20		34	34	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	2	2	1		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	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total [2]				**0**				**0**

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach – As of 30/09/2022: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Standardised Approach – As of 31/12/2022: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	184	184	0		179	179	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	128	128	44		151	151	53	
	Corporates	14	14	9		14	14	9	
	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total [2]				**0**				**0**

[1] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Valletta Plc

	(mln EUR, %)	Standardised Approach: As of 30/09/2022: Original Exposure[1]	As of 30/09/2022: Exposure Value[1]	As of 30/09/2022: Risk exposure amount	As of 30/09/2022: Value adjustments and provisions[2]	As of 31/12/2022: Original Exposure[1]	As of 31/12/2022: Exposure Value[1]	As of 31/12/2022: Risk exposure amount	As of 31/12/2022: Value adjustments and provisions[2]
BELGIUM	Central governments or central banks	164	164	0		166	166	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	54	54	11		39	39	8	
	Corporates	0	0	0		0	0	0	
	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**0**

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach: As of 30/09/2022: Original Exposure[1]	As of 30/09/2022: Exposure Value[1]	As of 30/09/2022: Risk exposure amount	As of 30/09/2022: Value adjustments and provisions[2]	As of 31/12/2022: Original Exposure[1]	As of 31/12/2022: Exposure Value[1]	As of 31/12/2022: Risk exposure amount	As of 31/12/2022: Value adjustments and provisions[2]
SPAIN	Central governments or central banks	122	122	0		117	117	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	34	34	17		96	96	45	
	Corporates	8	8	7		9	9	7	
	of which: SME	8	8	7		9	9	7	
	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**0**

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach: As of 30/09/2022: Original Exposure[1]	As of 30/09/2022: Exposure Value[1]	As of 30/09/2022: Risk exposure amount	As of 30/09/2022: Value adjustments and provisions[2]	As of 31/12/2022: Original Exposure[1]	As of 31/12/2022: Exposure Value[1]	As of 31/12/2022: Risk exposure amount	As of 31/12/2022: Value adjustments and provisions[2]
ITALY	Central governments or central banks	142	142	0		173	173	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	9	9	2		16	16	4	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		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	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**0**

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach: As of 30/09/2022: Original Exposure[1]	As of 30/09/2022: Exposure Value[1]	As of 30/09/2022: Risk exposure amount	As of 30/09/2022: Value adjustments and provisions[2]	As of 31/12/2022: Original Exposure[1]	As of 31/12/2022: Exposure Value[1]	As of 31/12/2022: Risk exposure amount	As of 31/12/2022: Value adjustments and provisions[2]
AUSTRIA	Central governments or central banks	115	115	0		114	114	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	27	27	13		26	26	13	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**0**

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach: As of 30/09/2022: Original Exposure[1]	As of 30/09/2022: Exposure Value[1]	As of 30/09/2022: Risk exposure amount	As of 30/09/2022: Value adjustments and provisions[2]	As of 31/12/2022: Original Exposure[1]	As of 31/12/2022: Exposure Value[1]	As of 31/12/2022: Risk exposure amount	As of 31/12/2022: Value adjustments and provisions[2]
LUXEMBOURG	Central governments or central banks	5	5	0		5	5	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	89	89	0		89	89	0	
	Institutions	49	49	11		55	55	12	
	Corporates	0	0	0		0	0	0	
	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**0**

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach: As of 30/09/2022: Original Exposure[1]	As of 30/09/2022: Exposure Value[1]	As of 30/09/2022: Risk exposure amount	As of 30/09/2022: Value adjustments and provisions[2]	As of 31/12/2022: Original Exposure[1]	As of 31/12/2022: Exposure Value[1]	As of 31/12/2022: Risk exposure amount	As of 31/12/2022: Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	27	27	0		38	38	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	111	111	41		72	72	34	
	Corporates	30	30	15		29	29	15	
	of which: SME	1	1	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	4	4	2		4	4	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	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**0**

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Valletta Plc

	(mln EUR, %)	Standardised Approach: As of 31/03/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	As of 30/06/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	5,712	5,659	3		5,668	5,614	3	
	Regional governments or local authorities	76	72	7		106	102	7	
	Public sector entities	67	162	34		64	151	32	
	Multilateral Development Banks	726	726	1		729	729	1	
	International Organisations	286	286	0		294	294	0	
	Institutions	1,103	1,089	367		1,077	1,062	362	
	Corporates	3,014	1,333	1,144		2,939	1,269	1,088	
	of which: SME	2,313	964	732		2,463	1,152	712	
	Retail	1,600	887	635		1,654	892	637	
	of which: SME	131	129	68		137	135	71	
	Secured by mortgages on immovable property	2,971	2,968	1,079		3,133	3,130	1,147	
	of which: SME	636	636	251		667	667	264	
	Exposures in default	272	119	132	117	254	115	121	108
	Items associated with particularly high risk	200	112	167		230	115	172	
	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)	11	11	11		11	11	11	
	Equity	203	203	237		161	161	240	
	Other exposures	516	332	308		470	305	293	
	Standardised Total [2]	**16,757**	**13,958**	**4,123**	**348**	**16,790**	**13,951**	**4,115**	**324**

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

(2) Standardised Total does not include the securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure,

calculated as of last quarter

	(mln EUR, %)	Standardised Approach: As of 31/03/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	As of 30/06/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
MALTA	Central governments or central banks	4,097	4,044	0		4,071	4,018	0	
	Regional governments or local authorities	40	36	0		70	66	0	
	Public sector entities	67	162	34		64	151	32	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	25	12	3		27	13	4	
	Corporates	2,875	1,194	1,056		2,807	1,141	1,008	
	of which: SME	2,288	939	711		2,438	1,127	690	
	Retail	1,596	884	633		1,651	888	636	
	of which: SME	131	129	68		137	135	71	
	Secured by mortgages on immovable property	2,957	2,953	1,074		3,118	3,115	1,142	
	of which: SME	636	636	251		667	667	264	
	Exposures in default	270	117	130	117	252	114	119	107
	Items associated with particularly high risk	200	111	167		230	115	172	
	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)	11	11	11		11	11	11	
	Equity	165	165	198		122	122	201	
	Other exposures	516	332	308		470	305	293	
	Standardised Total[2]				**347**				**317**

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach: As of 31/03/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	As of 30/06/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
Other Countries	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	726	726	1		729	729	1	
	International Organisations	193	193	0		203	203	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	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	19	19	19		18	18	18	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**0**

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach: As of 31/03/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	As of 30/06/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GERMANY	Central governments or central banks	456	456	0		399	399	0	
	Regional governments or local authorities	25	25	5		25	25	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	110	110	30		132	132	34	
	Corporates	36	36	26		36	36	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	2	2	1		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	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**0**

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach: As of 31/03/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	As of 30/06/2023: Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
FRANCE	Central governments or central banks	179	179	0		173	173	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	52		148	148	51	
	Corporates	14	14	9		14	9	4	
	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		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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**5**

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

EBA EUROPEAN BANKING AUTHORITY

2023 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Valletta Plc

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
BELGIUM	Central governments or central banks	190	190	0		171	171	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	33	33	7		98	98	20	
	Corporates	0	0	0		0	0	0	
	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**0**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
SPAIN	Central governments or central banks	126	126	0		136	136	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	84	84	41		79	79	38	
	Corporates	9	9	7		9	9	7	
	of which: SME	9	9	7		9	9	7	
	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**0**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
ITALY	Central governments or central banks	168	168	0		192	192	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	12	12	4		15	15	4	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		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	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**0**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
AUSTRIA	Central governments or central banks	156	156	0		157	157	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	30	30	15		30	30	15	
	Corporates	0	0	0		0	0	0	
	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	1	1	1	0	1	1	1	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**0**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
LUXEMBOURG	Central governments or central banks	5	5	0		5	5	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	92	92	0		91	91	0	
	Institutions	51	51	12		48	48	11	
	Corporates	0	0	0		0	0	0	
	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**0**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
	(mln EUR, %)	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	50	50	0		52	52	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	64	64	30		54	54	28	
	Corporates	27	27	14		27	27	14	
	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	4	4	1		4	4	2	
	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total[2]				**0**				**0**

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank of Valletta Plc

	(mln EUR, %)	IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			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	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total [2]				**0**						**0**		

[(1)] Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
[(2)] IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank of Valletta Plc

	(mln EUR, %)	IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions	Original Exposure[1]		Exposure Value[1]	Risk exposure amount		Value adjustments and provisions
			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	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total [2]				**0**						**0**		

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

(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Valletta Plc

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022 — Direct exposures — On balance sheet: Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: 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 — Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet — Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		24	24	0	0	0	24	0	0	0	0	0	0	
[1Y - 2Y [		17	17	0	0	0	17	0	0	0	0	0	0	
[2Y - 3Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[3Y - 5Y [		25	25	0	0	0	25	0	0	0	0	0	0	
[5Y - 10Y [		30	30	0	0	0	30	0	0	0	0	0	0	
[10Y - more		7	7	0	0	0	7	0	0	0	0	0	0	
Total		**114**	**114**	**0**	**0**	**0**	**114**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		32	32	0	0	0	32	0	0	0	0	0	0	
[1Y - 2Y [		18	18	0	0	0	18	0	0	0	0	0	0	
[2Y - 3Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[3Y - 5Y [		33	33	0	0	0	33	0	0	0	0	0	0	
[5Y - 10Y [		73	73	0	0	0	73	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**166**	**166**	**0**	**0**	**0**	**166**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[3Y - 5Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		**10**	**10**	**0**	**0**	**0**	**10**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Czech Republic													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Valletta Plc

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022												
		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Finland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		4	4	0	0	0	4	0	0	0	0	0	0	
[3Y - 5Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[5Y - 10Y [		14	14	0	0	0	14	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		23	23	0	0	0	23	0	0	0	0	0	0	0
[0 - 3M [	France	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[1Y - 2Y [		29	29	0	0	0	29	0	0	0	0	0	0	
[2Y - 3Y [		31	31	0	0	0	31	0	0	0	0	0	0	
[3Y - 5Y [		36	36	0	0	0	36	0	0	0	0	0	0	
[5Y - 10Y [		43	43	0	0	0	43	0	0	0	0	0	0	
[10Y - more		35	35	0	0	0	35	0	0	0	0	0	0	
Total		179	179	0	0	0	179	0	0	0	0	0	0	0
[0 - 3M [	Germany	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		163	163	0	0	0	163	0	0	0	0	0	0	
[1Y - 2Y [		61	61	0	0	0	61	0	0	0	0	0	0	
[2Y - 3Y [		79	79	0	0	0	79	0	0	0	0	0	0	
[3Y - 5Y [		59	59	0	0	0	59	0	0	0	0	0	0	
[5Y - 10Y [		92	92	0	0	0	92	0	0	0	0	0	0	
[10Y - more		10	10	0	0	0	10	0	0	0	0	0	0	
Total		464	464	0	0	0	464	0	0	0	0	0	0	5
[0 - 3M [	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		1	1	0	0	0	1	0	0	0	0	0	0	
[5Y - 10Y [		38	38	0	0	0	38	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		44	44	0	0	0	44	0	0	0	0	0	0	0
[0 - 3M [	Italy	11	11	0	0	0	11	0	0	0	0	0	0	
[3M - 1Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[1Y - 2Y [		16	16	0	0	0	16	0	0	0	0	0	0	
[2Y - 3Y [		51	51	0	0	0	51	0	0	0	0	0	0	
[3Y - 5Y [		24	24	0	0	0	24	0	0	0	0	0	0	
[5Y - 10Y [		65	65	0	0	0	65	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		173	173	0	0	0	173	0	0	0	0	0	0	0
[0 - 3M [	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Valletta Plc

(mln EUR)

		As of 31/12/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		8	8	0	0	0	8	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**11**	**11**	**0**	**0**	**0**	**11**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		17	17	0	0	0	17	0	0	0	0	0	0	
[1Y - 2Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[2Y - 3Y [		33	33	0	0	0	33	0	0	0	0	0	0	
[3Y - 5Y [		33	33	0	0	0	33	0	0	0	0	0	0	
[5Y - 10Y [		8	8	0	0	0	8	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**95**	**95**	**0**	**0**	**0**	**95**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Malta	248	248	0	0	235	13	0	0	0	0	69	0	
[3M - 1Y [		120	120	0	1	6	113	0	0	0	0	0	0	
[1Y - 2Y [		122	122	0	0	0	122	0	0	0	0	0	0	
[2Y - 3Y [		173	173	0	0	0	173	0	0	0	0	0	0	
[3Y - 5Y [		365	365	0	0	0	365	0	0	0	0	0	0	
[5Y - 10Y [		489	489	0	0	79	409	0	0	0	0	0	0	
[10Y - more		8	8	0	0	0	8	0	0	0	0	1	0	
Total		**1,524**	**1,524**	**0**	**1**	**320**	**1,203**	**0**	**0**	**0**	**0**	**70**	**0**	**33**
[0 - 3M [	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		20	20	0	0	0	20	0	0	0	0	0	0	
[1Y - 2Y [		8	8	0	0	0	8	0	0	0	0	0	0	
[2Y - 3Y [		15	15	0	0	0	15	0	0	0	0	0	0	
[3Y - 5Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[5Y - 10Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**63**	**63**	**0**	**0**	**0**	**63**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[5Y - 10Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**17**	**17**	**0**	**0**	**0**	**17**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Romania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		16	16	0	0	0	16	0	0	0	0	0	0	
[5Y - 10Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[10Y - more		5	5	0	0	0	5	0	0	0	0	0	0	
Total		**31**	**31**	**0**	**0**	**0**	**31**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		25	25	0	0	0	25	0	0	0	0	0	0	
[10Y - more		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**	**0**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Valletta Plc

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022 – Direct exposures – On balance sheet: Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: 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 – Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet – Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Spain	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		13	13	0	0	0	13	0	0	0	0	0	0	
[1Y - 2Y [		6	6	0	0	0	6	0	0	0	0	0	0	
[2Y - 3Y [		12	12	0	0	0	12	0	0	0	0	0	0	
[3Y - 5Y [		27	27	0	0	0	27	0	0	0	0	0	0	
[5Y - 10Y [		59	59	0	0	0	59	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**117**	**117**	**0**	**0**	**0**	**117**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		15	15	0	0	0	15	0	0	0	0	0	0	
[1Y - 2Y [		6	6	0	0	0	6	0	0	0	0	0	0	
[2Y - 3Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[3Y - 5Y [		6	6	0	0	0	6	0	0	0	0	0	0	
[5Y - 10Y [		9	9	0	0	0	9	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**38**	**38**	**0**	**0**	**0**	**38**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		6	6	0	0	0	6	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**11**	**11**	**0**	**0**	**0**	**11**	**0**	**0**	**0**	**0**	**0**	**0**	**2**
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Valletta Plc

	(mln EUR)	As of 31/12/2022												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other advanced economies non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other Central and eastern Europe countries non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Valletta Plc

(mln EUR)

Residual Maturity	Country / Region	As of 31/12/2022 - Direct exposures - On balance sheet - Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio - 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 - Derivatives with positive fair value - Carrying amount	Notional amount	Derivatives with negative fair value - Carrying amount	Notional amount	Off balance sheet - Off-balance sheet exposures - Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Africa													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Others	5	5	0	0	0	5	0	0	0	0	0	0	
[3M - 1Y [		49	49	0	0	0	49	0	0	0	0	0	0	
[1Y - 2Y [		20	20	0	0	0	20	0	0	0	0	0	0	
[2Y - 3Y [		30	30	0	0	0	30	0	0	0	0	0	0	
[3Y - 5Y [		37	37	0	0	0	37	0	0	0	0	0	0	
[5Y - 10Y [		30	30	0	0	0	30	0	0	0	0	0	0	
[10Y - more		25	25	0	0	0	25	0	0	0	0	0	0	
Total		**197**	**197**	**0**	**0**	**0**	**197**	**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 counterparts 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 counterparts (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 counterparts (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, 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, 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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Valletta Plc

(mln EUR)

		As of 30/06/2023												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Austria	12	12	0	0	0	12	0	0	0	0	0	0	
[3M - 1Y [		24	24	0	0	0	24	0	0	0	0	0	0	
[1Y - 2Y [		38	38	0	0	0	38	0	0	0	0	0	0	
[2Y - 3Y [		20	20	0	0	0	20	0	0	0	0	0	0	
[3Y - 5Y [		35	35	0	0	0	35	0	0	0	0	0	0	
[5Y - 10Y [		20	20	0	0	0	20	0	0	0	0	0	0	
[10Y - more		7	7	0	0	0	7	0	0	0	0	0	0	
Total		**157**	**157**	**0**	**0**	**0**	**157**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		14	14	0	0	0	14	0	0	0	0	0	0	
[1Y - 2Y [		46	46	0	0	0	46	0	0	0	0	0	0	
[2Y - 3Y [		13	13	0	0	0	13	0	0	0	0	0	0	
[3Y - 5Y [		30	30	0	0	0	30	0	0	0	0	0	0	
[5Y - 10Y [		68	68	0	0	0	68	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**171**	**171**	**0**	**0**	**0**	**171**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[3Y - 5Y [		7	7	0	0	0	7	0	0	0	0	0	0	
[5Y - 10Y [		6	6	0	0	0	6	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**18**	**18**	**0**	**0**	**0**	**18**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Czech Republic													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Denmark													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		4	4	0	0	0	4	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**4**	**4**	**0**	**0**	**0**	**4**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Valletta Plc

(mln EUR)

		As of 30/06/2023												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Finland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		19	19	0	0	0	19	0	0	0	0	0	0	
[2Y - 3Y [		9	9	0	0	0	9	0	0	0	0	0	0	
[3Y - 5Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[5Y - 10Y [		14	14	0	0	0	14	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**46**	**46**	**0**	**0**	**0**	**46**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	France	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		15	15	0	0	0	15	0	0	0	0	0	0	
[1Y - 2Y [		28	28	0	0	0	28	0	0	0	0	0	0	
[2Y - 3Y [		32	32	0	0	0	32	0	0	0	0	0	0	
[3Y - 5Y [		29	29	0	0	0	29	0	0	0	0	0	0	
[5Y - 10Y [		36	36	0	0	0	36	0	0	0	0	0	0	
[10Y - more		31	31	0	0	0	31	0	0	0	0	0	0	
Total		**173**	**173**	**0**	**0**	**0**	**173**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Germany	12	12	0	0	0	12	0	0	0	0	0	0	
[3M - 1Y [		157	157	0	0	0	157	0	0	0	0	0	0	
[1Y - 2Y [		44	44	0	0	0	44	0	0	0	0	0	0	
[2Y - 3Y [		60	60	0	0	0	60	0	0	0	0	0	0	
[3Y - 5Y [		65	65	0	0	0	65	0	0	0	0	0	0	
[5Y - 10Y [		75	75	0	0	0	75	0	0	0	0	0	0	
[10Y - more		10	10	0	0	0	10	0	0	0	0	0	0	
Total		**424**	**424**	**0**	**0**	**0**	**424**	**0**	**0**	**0**	**0**	**0**	**0**	**5**
[0 - 3M [	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		6	6	0	0	0	6	0	0	0	0	0	0	
[5Y - 10Y [		9	9	0	0	0	9	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**17**	**17**	**0**	**0**	**0**	**17**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Greece	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[5Y - 10Y [		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	
Total		**5**	**5**	**0**	**0**	**0**	**5**	**0**	**0**	**0**	**0**	**0**	**0**	**3**
[0 - 3M [	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		11	11	0	0	0	11	0	0	0	0	0	0	
[5Y - 10Y [		28	28	0	0	0	28	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**43**	**43**	**0**	**0**	**0**	**43**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Italy	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		31	31	0	0	0	31	0	0	0	0	0	0	
[2Y - 3Y [		48	48	0	0	0	48	0	0	0	0	0	0	
[3Y - 5Y [		23	23	0	0	0	23	0	0	0	0	0	0	
[5Y - 10Y [		90	90	0	0	0	90	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**192**	**192**	**0**	**0**	**0**	**192**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[5Y - 10Y [		4	4	0	0	0	4	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**14**	**14**	**0**	**0**	**0**	**14**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Valletta Plc

(mln EUR)

		As of 30/06/2023												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[3Y - 5Y [		7	7	0	0	0	7	0	0	0	0	0	0	
[5Y - 10Y [		11	11	0	0	0	11	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**20**	**20**	**0**	**0**	**0**	**20**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		15	15	0	0	0	15	0	0	0	0	0	0	
[1Y - 2Y [		13	13	0	0	0	13	0	0	0	0	0	0	
[2Y - 3Y [		31	31	0	0	0	31	0	0	0	0	0	0	
[3Y - 5Y [		31	31	0	0	0	31	0	0	0	0	0	0	
[5Y - 10Y [		7	7	0	0	0	7	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**96**	**96**	**0**	**0**	**0**	**96**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Malta	55	55	0	1	38	16	0	0	0	0	69	0	
[3M - 1Y [		69	69	0	0	0	69	0	0	0	0	0	0	
[1Y - 2Y [		121	121	0	0	0	121	0	0	0	0	0	0	
[2Y - 3Y [		172	172	0	0	0	172	0	0	0	0	0	0	
[3Y - 5Y [		479	479	0	0	64	416	0	0	0	0	0	0	
[5Y - 10Y [		481	481	0	0	13	468	0	0	0	0	0	0	
[10Y - more		6	6	0	0	0	6	0	0	0	0	1	0	
Total		**1,384**	**1,384**	**0**	**1**	**114**	**1,269**	**0**	**0**	**0**	**0**	**70**	**0**	**32**
[0 - 3M [	Netherlands	10	10	0	0	0	10	0	0	0	0	0	0	
[3M - 1Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[1Y - 2Y [		8	8	0	0	0	8	0	0	0	0	0	0	
[2Y - 3Y [		15	15	0	0	0	15	0	0	0	0	0	0	
[3Y - 5Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[5Y - 10Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**63**	**63**	**0**	**0**	**0**	**63**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**3**	**3**	**0**	**0**	**0**	**3**	**0**	**0**	**0**	**0**	**0**	**0**	**1**
[0 - 3M [	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[3Y - 5Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[5Y - 10Y [		10	10	0	0	0	10	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**14**	**14**	**0**	**0**	**0**	**14**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Romania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		26	26	0	0	0	26	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		5	5	0	0	0	5	0	0	0	0	0	0	
Total		**31**	**31**	**0**	**0**	**0**	**31**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		13	13	0	0	0	13	0	0	0	0	0	0	
[5Y - 10Y [		15	15	0	0	0	15	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**33**	**33**	**0**	**0**	**0**	**33**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Valletta Plc

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2023 - Direct exposures - On balance sheet: Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio: 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 - Derivatives with positive fair value: Carrying amount	Notional amount	Derivatives with negative fair value: Carrying amount	Notional amount	Off balance sheet - Off-balance sheet exposures: Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Spain	13	13	0	0	0	13	0	0	0	0	0	0	
[3M - 1Y [		8	8	0	0	0	8	0	0	0	0	0	0	
[1Y - 2Y [		8	8	0	0	0	8	0	0	0	0	0	0	
[2Y - 3Y [		15	15	0	0	0	15	0	0	0	0	0	0	
[3Y - 5Y [		31	31	0	0	0	31	0	0	0	0	0	0	
[5Y - 10Y [		61	61	0	0	0	61	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**136**	**136**	**0**	**0**	**0**	**136**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Sweden													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	United Kingdom	15	15	0	0	0	15	0	0	0	0	0	0	
[3M - 1Y [		18	18	0	0	0	18	0	0	0	0	0	0	
[1Y - 2Y [		3	3	0	0	0	3	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		6	6	0	0	0	6	0	0	0	0	0	0	
[5Y - 10Y [		9	9	0	0	0	9	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**52**	**52**	**0**	**0**	**0**	**52**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		6	6	0	0	0	6	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		5	5	0	0	0	5	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**11**	**11**	**0**	**0**	**0**	**11**	**0**	**0**	**0**	**0**	**0**	**0**	**2**
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Valletta Plc

		As of 30/06/2023												
		Direct exposures												Risk weighted exposure amount
	(mln EUR)	On balance sheet						Derivatives				Off balance sheet		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	U.S.													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other advanced economies non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other Central and eastern Europe countries non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Middle East													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latin America and the Caribbean													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Valletta Plc

(mln EUR)

		As of 30/06/2023												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
				Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Africa													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Others	41	41	0	0	0	41	0	0	0	0	0	0	
[3M - 1Y [		28	28	0	0	0	28	0	0	0	0	0	0	
[1Y - 2Y [		2	2	0	0	0	2	0	0	0	0	0	0	
[2Y - 3Y [		53	53	0	0	0	53	0	0	0	0	0	0	
[3Y - 5Y [		30	30	0	0	0	30	0	0	0	0	0	0	
[5Y - 10Y [		24	24	0	0	0	24	0	0	0	0	0	0	
[10Y - more		25	25	0	0	0	25	0	0	0	0	0	0	
Total		**203**	**203**	**0**	**0**	**0**	**203**	**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 counterparts 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 counterparts (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 counterparts (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, 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, 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, The Democratic Republic Of The Congo, 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, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

Bank of Valletta Plc

(mln EUR)	As of 30/09/2022: Gross carrying amount/ Nominal amount	As of 30/09/2022: Gross carrying amount/ Nominal amount: Of which performing but past due >30 days and <=90 days	As of 30/09/2022: Gross carrying amount/ Nominal amount: Of which non-performing[1]	As of 30/09/2022: Of which non-performing[1]: Of which: defaulted	As of 30/09/2022: Of which non-performing[1]: Of which Stage 3[5]	As of 30/09/2022: Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]: On performing exposures[2]	As of 30/09/2022: Accumulated impairment…: On non-performing exposures[3]	As of 30/09/2022: On non-performing exposures[3]: Of which Stage 3[5]	As of 30/09/2022: Collaterals and financial guarantees received on non-performing exposures	As of 31/12/2022: Gross carrying amount/ Nominal amount	As of 31/12/2022: Gross carrying amount/ Nominal amount: Of which performing but past due >30 days and <=90 days	As of 31/12/2022: Gross carrying amount/ Nominal amount: Of which non-performing[1]	As of 31/12/2022: Of which non-performing[1]: Of which: defaulted	As of 31/12/2022: Of which non-performing[1]: Of which Stage 3[5]	As of 31/12/2022: Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]: On performing exposures[2]	As of 31/12/2022: Accumulated impairment…: On non-performing exposures[3]	As of 31/12/2022: On non-performing exposures[3]: Of which Stage 3[5]	As of 31/12/2022: Collaterals and financial guarantees received on non-performing exposures
Cash balances at central banks and other demand deposits	**3,885**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**3,376**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**4,496**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**4,789**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,629	0	0	0	0	0	0	0	0	3,213	0	0	0	0	0	0	0	0
Credit institutions	638	0	0	0	0	0	0	0	0	1,342	0	0	0	0	0	0	0	0
Other financial corporations	25	0	0	0	0	0	0	0	0	38	0	0	0	0	0	0	0	0
Non-financial corporations	204	0	0	0	0	0	0	0	0	196	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	**5,848**	**6**	**201**	**0**	**201**	**58**	**120**	**120**	**78**	**5,855**	**8**	**205**	**0**	**205**	**30**	**103**	**103**	**101**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	38	0	0	0	0	0	0	0	0	36	0	0	0	0	0	0	0	0
Credit institutions	168	0	0	0	0	0	0	0	0	84	0	0	0	0	0	0	0	0
Other financial corporations	104	1	1	0	1	1	0	0	1	134	0	1	0	1	2	1	1	1
Non-financial corporations	2,478	2	131	0	131	45	73	73	55	2,486	4	137	0	137	23	61	61	76
of which: small and medium-sized enterprises	1,822	2	128	0	128	35	73	73	55	1,871	4	137	0	137	20	61	61	76
of which: Loans collateralised by commercial immovable property	1,179	1	81	0	81	10	37	37	34	1,203	2	92	0	92	3	33	33	38
Households	3,060	3	69	0	69	11	47	47	22	3,115	4	66	0	66	5	41	41	24
of which: Loans collateralised by residential immovable property	2,571	1	50	0	50	1	31	31	19	2,613	1	47	0	47	1	27	27	19
of which: Credit for consumption	171	1	6	0	6	3	4	4	2	173	0	6	0	6	1	4	4	1
DEBT INSTRUMENTS other than HFT	**14,229**	**6**	**201**	**0**	**201**	**58**	**120**	**120**	**78**	**14,021**	**8**	**205**	**0**	**205**	**31**	**103**	**103**	**101**
OFF-BALANCE SHEET EXPOSURES	**1,961**		**31**	**0**	**31**	**17**	**8**	**8**	**0**	**2,030**		**32**	**0**	**32**	**9**	**7**	**7**	**0**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - 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.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Performing and non-performing exposures

Bank of Valletta Plc

(mln EUR)	As of 31/03/2023									As of 30/06/2023								
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions[4]			Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]				Of which performing but past due >30 days and <=90 days	Of which non-performing[1]			On performing exposures[2]	On non-performing exposures[3]		
				Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]					Of which: defaulted	Of which Stage 3[5]			Of which Stage 3[5]	
Cash balances at central banks and other demand deposits	**2,955**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**3,012**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**4,897**	**0**	**0**	**0**	**0**	**1**	**0**	**0**	**0**	**4,746**	**0**	**5**	**0**	**5**	**0**	**5**	**5**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,281	0	0	0	0	0	0	0	0	3,181	0	0	0	0	0	0	0	0
Credit institutions	1,402	0	0	0	0	0	0	0	0	1,364	0	0	0	0	0	0	0	0
Other financial corporations	31	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0
Non-financial corporations	183	0	0	0	0	0	0	0	0	173	0	5	0	5	0	5	5	0
Loans and advances(including at amortised cost and fair value)	**5,961**	**34**	**240**	**0**	**240**	**33**	**106**	**106**	**126**	**6,129**	**6**	**233**	**0**	**233**	**34**	**97**	**97**	**121**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	39	0	0	0	0	0	0	0	0	69	0	0	0	0	0	0	0	0
Credit institutions	100	0	0	0	0	0	0	0	0	124	0	0	0	0	0	0	0	0
Other financial corporations	122	0	1	0	1	1	0	0	1	333	0	0	0	0	1	0	0	0
Non-financial corporations	2,548	28	174	0	174	27	66	66	101	2,384	3	166	0	166	28	59	59	94
of which: small and medium-sized enterprises	1,933	28	160	0	160	23	61	61	96	1,942	3	152	0	152	20	58	58	89
of which: Loans collateralised by commercial immovable property	1,250	21	119	0	119	5	28	28	63	1,314	1	112	0	112	5	26	26	67
Households	3,153	6	65	0	65	5	40	40	25	3,220	3	67	0	67	5	38	38	26
of which: Loans collateralised by residential immovable property	2,653	4	47	0	47	1	27	27	20	2,701	2	49	0	49	0	27	27	22
of which: Credit for consumption	180	0	5	0	5	1	4	4	1	189	1	6	0	6	1	4	4	1
DEBT INSTRUMENTS other than HFT	**13,814**	**34**	**240**	**0**	**240**	**34**	**106**	**106**	**126**	**13,887**	**6**	**238**	**0**	**238**	**35**	**102**	**102**	**121**
OFF-BALANCE SHEET EXPOSURES	**2,167**		**26**	**0**	**26**	**9**	**9**	**9**	**0**	**2,188**		**12**	**0**	**12**	**15**	**2**	**2**	**0**

(1) For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - 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.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Bank of Valletta Plc

(mln EUR)	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial 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[2]		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 collateral and financial guarantees received on 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 collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	**285**	**91**	**65**	**58**	**206**	**33**	**259**	**89**	**53**	**48**	**190**	**40**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	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	0
Non-financial corporations	248	73	52	45	184	27	223	69	41	36	168	33
of which: small and medium-sized enterprises	229	73	51	45	165		205	69	40	36	150	
Households	37	19	13	13	22	6	36	20	12	12	22	8
DEBT INSTRUMENTS other than HFT	**285**	**91**	**65**	**58**	**206**		**259**	**89**	**53**	**48**	**190**	
Loan commitments given	**4**	**1**	**0**	**0**	**0**	**0**	**3**	**1**	**0**	**0**	**0**	**0**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice [3]	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria [3]	0						0					

[(1)] Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

[(2)]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 10 and 11 of Regulation (EU) 2021/451- 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.

[(3)] The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise

Forborne exposures

Bank of Valletta Plc

(mln EUR)	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial 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[2]		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 collateral and financial guarantees received on 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 collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Debt securities (including at amortised cost and fair value)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	**268**	**101**	**52**	**45**	**196**	**56**	**229**	**90**	**50**	**43**	**161**	**46**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	1	0	0	0	1	0
Non-financial corporations	234	81	39	32	176	48	201	71	37	30	146	40
of which: small and medium-sized enterprises	218	81	39	32	160		186	71	37	30	131	
Households	34	21	13	13	20	8	27	19	12	12	14	6
DEBT INSTRUMENTS other than HFT	**268**	**101**	**52**	**45**	**196**		**229**	**90**	**50**	**43**	**161**	
Loan commitments given	**2**	**1**	**0**	**0**	**0**	**0**	**3**	**1**	**0**	**0**	**0**	**0**
QUALITY OF FORBEARANCE[2]												
Loans and advances that have been forborne more than twice [3]	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria [3]	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2023 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Bank of Valletta Plc

(mln EUR)	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]	Gross carrying amount				Accumulated impairment[1]	Accumulated negative changes in fair value due to credit risk on non-performing exposures[1]
		Of which: non-performi		Of which loans and advances subject to impairment				Of which: non-performi		Of which loans and advances subject to impairment				Of which: non-performi		Of which loans and advances subject to impairment				Of which: non-performi		Of which loans and advances subject to impairment		
			of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted			
A Agriculture, forestry and fishing	36	0	0	36	1	0	37	0	0	37	0	0	37	0	0	37	0	0	37	0	0	37	0	0
B Mining and quarrying	1	0	0	1	0	0	4	0	0	4	0	0	4	0	0	4	0	0	6	0	0	6	0	0
C Manufacturing	123	16	0	123	9	0	121	15	0	121	7	0	120	15	0	120	7	0	118	16	0	118	7	0
D Electricity, gas, steam and air conditioning supply	155	1	0	137	5	0	140	1	0	123	2	0	138	4	0	123	5	0	134	5	0	120	5	0
E Water supply	1	0	0	1	0	0	2	0	0	2	0	0	2	0	0	2	0	0	13	0	0	13	0	0
F Construction	203	20	0	203	18	0	209	13	0	209	13	0	218	14	0	218	12	0	225	16	0	225	14	0
G Wholesale and retail trade	407	34	0	404	27	0	401	30	0	398	20	0	412	33	0	410	22	0	414	35	0	412	21	0
H Transport and storage	262	11	0	262	13	0	260	27	0	260	12	0	270	31	0	270	11	0	260	22	0	260	7	0
I Accommodation and food service activities	404	33	0	392	20	0	392	32	0	381	12	0	398	32	0	386	12	0	431	30	0	420	11	0
J Information and communication	26	0	0	26	1	0	25	0	0	25	1	0	37	0	0	37	1	0	54	1	0	54	2	0
K Financial and insurance activities	311	1	0	293	3	0	315	1	0	298	2	0	324	1	0	308	2	0	110	1	0	95	2	0
L Real estate activities	280	6	0	253	4	0	287	9	0	263	2	0	289	9	0	263	2	0	293	8	0	268	2	0
M Professional, scientific and technical activities	23	0	0	23	1	0	21	0	0	21	0	0	22	0	0	22	0	0	23	2	0	23	2	0
N Administrative and support service activities	42	0	0	42	3	0	42	0	0	42	2	0	43	0	0	43	2	0	44	0	0	44	2	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	21	3	0	21	3	0	24	3	0	24	3	0	25	3	0	25	3	0	22	1	0	22	0	0
Q Human health services and social work activities	112	0	0	112	2	0	110	0	0	110	1	0	112	22	0	112	1	0	108	23	0	108	2	0
R Arts, entertainment and recreation	51	1	0	51	4	0	74	1	0	74	3	0	74	1	0	74	3	0	75	1	0	75	3	0
S Other services	21	4	0	21	4	0	23	4	0	23	4	0	22	8	0	22	8	0	18	4	0	18	8	0
Loans and advances	2,478	131	0	2,400	118	0	2,486	137	0	2,415	84	0	2,548	174	0	2,476	93	0	2,384	166	0	2,317	87	0

(1) The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2023 EU-wide Transparency Exercise
Collateral valuation - loans and advances
Bank of Valletta Plc

(mln EUR)	As of 30/09/2022					As of 31/12/2022				
	Loans and advances					Loans and advances				
		Performing		Non-performing			Performing		Non-performing	
			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	5,848	5,646	6	201	86	5,855	5,651	8	205	96
Of which secured	5,192	5,020	5	172	74	5,136	4,957	5	179	86
Of which secured with immovable property	4,077	3,925	3	152	62	4,137	3,977	3	160	72
Of which instruments with LTV higher than 60% and lower or equal to 80%	962	947		16	4	943	901		42	27
Of which instruments with LTV higher than 80% and lower or equal to 100%	415	408		6	4	466	465		1	0
Of which instruments with LTV higher than 100%	8	8		0	0	0	0		0	0
Accumulated impairment for secured assets	20	3	0	17	5	8	0	0	8	2
Collateral										
Of which value capped at the value of exposure	4,698	4,620	4	78	52	4,714	4,613	5	101	66
Of which immovable property	3,807	3,743	3	65	42	3,861	3,787	3	74	45
Of which value above the cap	1,153	1,047	1	105	58	1,166	1,066	1	101	66
Of which immovable property	845	768	0	77	37	843	769	1	74	42
Financial guarantees received	0	0	0	0	0	0	0	0	0	0
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0

(mln EUR)	As of 31/03/2023					As of 30/06/2023				
	Loans and advances					Loans and advances				
		Performing		Non-performing			Performing		Non-performing	
			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	5,961	5,721	34	240	134	6,129	5,896	6	233	128
Of which secured	5,223	5,019	28	204	113	5,373	5,173	4	200	108
Of which secured with immovable property	4,260	4,075	26	184	99	4,356	4,176	4	180	94
Of which instruments with LTV higher than 60% and lower or equal to 80%	940	912		28	11	910	881		29	12
Of which instruments with LTV higher than 80% and lower or equal to 100%	482	481		1	0	497	496		1	0
Of which instruments with LTV higher than 100%	0	0		0	0	0	0		0	0
Accumulated impairment for secured assets	5	0	0	4	2	8	2	0	6	0
Collateral										
Of which value capped at the value of exposure	4,793	4,667	28	126	92	4,895	4,775	4	121	84
Of which immovable property	3,946	3,848	26	97	70	4,024	3,921	3	103	73
Of which value above the cap	1,142	1,047	1	95	60	1,209	1,132	0	77	42
Of which immovable property	826	751	0	75	44	814	748	0	66	34
Financial guarantees received	0	0	0	0	0	0	0	0	0	0
Accumulated partial write-off	0	0	0	0	0	0	0	0	0	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.