Information on Capital adequacy and risk management 2016

Versobank AS 2016 annual report is prepared in accordance with the requirements of the Capital Requirements Directive (CRD), which was implemented in the European Union in reversed EU legalisation, comprising a Capital Requirement Directive No 2013/35/EU (CRD IV) and the Capital Requierements Regulation No 575/2013 (CRR), adopted in European Parliament in 2013.

CRD IV is effective in Estonia arter adoption of necessary changes in local legislation in 2014, the CRR from 1 January 2014 automatically took effect upon EU adoption.

Versobank AS Annual Report 2016 (published on webpage www.versobank.com) proovides information on the bank's risk profile, the aggregate amount and composition of the capital requirements, the aggregate amount and composition of the own funds, which form the basis for the calculation of the capital adequacy ratio (Appendix 2 in the 2016 Annual report).

In addition, we publish information accordance with the regulation (EU) No 575/2013 implementing regulations (EU) No 1423/2013, (EU) No 2016/200 and (EU) 2015/1555 provides for the disclosure of information form.

Capital ratios were calculated based on the Bank's own funds amount which not include the audited 2016 annual profit. Information disclosure is momentarily AS Versobank shareholders' meeting made a decision in 2016 a report on the distribution of profits. The audited 2016 financial year profit impact of adding the bank 's capital ratios are raising.

Full reconciliation of own funds items to audited financial statements

according to EU Regulation No 1423/2013 article 2

Own Funds **EUR**	**31.12.2016**
Paid up share capital	14,088,775
Retained earnings	1,958,582
Other reserves	436,444
Other transitional adjustments to CET1 Capital	-221,633
Intangible assets	-192,770
Common equity Tier 1 capital (CET 1)	**16,069,398**
Debts evidenced by securities	5,000,000
Additional Tier 1 capital (AT1)	**5,000,000**
Tier 1 capital	**21,069,398**
Subordinated loans	4,000,000
Tier 2 capital	**4,000,000**
Own Funds	**25,069,398**

Description of the main features of Common Equity Tier 1, Additional Tier 1 and Tier 2 instruments issued by institutions
according to EU Regulation No 1423/2013 article 3

	Omavahenditesse kuuluvate instrumentide peamiste tunnuste vorm					
1	Issuer	Versobank AS	Versobank AS	Versobank AS	Versobank AS	Versobank AS
2	Unique identifier (ISIN)	ISIN:EE3300110717	ISIN:EE3300110717			
3	Govering law(s) of the instrument	Estonia	Estonia	Estonia	Estonia	Estonia
	Regulatory treatement					
4	Transitional CRR rules	Additional Tier 1 capital (AT1)	Additional Tier 1 capital (AT1)	Additional Tier 1 capital (AT1)	Tier 2 capital	CET1
5	Post-transitional CRR rules	Additional Tier 1 capital (AT1)	Additional Tier 1 capital (AT1)	Additional Tier 1 capital (AT1)	Tier 2 capital	CET1
6	Eligible at solo/(sub-)-consolidated/solo & (sub-) consolidated	Sole and (sub-) consolidated	Sole and (sub-) consolidated	Sole and (sub-) consolidated	Sole and (sub-) consolidated	Sole and (sub-) consolidated
7	Instrument type (types to be specified for each jurisdiction)	Additional Tier 1 capital (AT1) according to EU Regulation No 575/2013 article 51	Additional Tier 1 capital (AT1) according to EU Regulation No 575/2013 article 51	Additional Tier 1 capital (AT1) according to EU Regulation No 575/2013 article 51	Tier 2 capital according to EU Regulation No 575/2013 article 62	CET 1 according to EU Regulation No 575/2013 article 26
8	Amount recognised in regulatory capital (currency in million, as most recent reporting date)	EUR 2,000 mil	EUR 1,000 mil	EUR 2,000 mil	EUR 4,000 mil	EUR 14,089 mil
9	Nominal value of instrument (in issuance currency)	EUR 2,000 mil	EUR 1,000 mil	EUR 2,000 mil	EUR 4,000 mil	EUR 14,089 mil
9a	Issue price	100% of nominal value	100% of nominal value	100% of nominal value	100% of nominal value	100% of nominal value
9b	Redemption price	100% of nominal value	100% of nominal value	100% of nominal value	100% of nominal value	100% of nominal value
10	Accounting classification	Financial liabilities measured at amortised cost	Financial liabilities measured at amortised cost	Financial liabilities measured at amortised cost	Financial liabilities measured at amortised cost	Shareholder's equity
11	Original date of issuance	28.12.2015	24.08.2015	02.07.2014	30.10.2024	20.09.1999
12	Undated or dated	Dated	Dated	Dated	Dated	Undated
13	Original maturity date	31.12.2020	31.12.2020	31.12.2019	30.10.2024	No maturity
14	Issuer call subject to prior supervisiory approval	Yes	Yes	Yes	Yes	Yes
15	Optional call date, contingent call dates and redemption amount	31.12.2019	31.12.2020	31.12.2020	31.10.2024	N/A
16	Subsequent call dates, if applicable	N/A	N/A	N/A	N/A	N/A
	Coupons/dividends					
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed	N/A
18	Coupon rate and any related index	9.8%	9.8%	6%	0%	N/A
19	Existence of a dividend stopper	No	No	No	No	No
20a	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Fully discretionary
20b	Fully discretionary, partially discretionary or mandatory (in terms of timing)	Partially discretionary	Partially discretionary	Partially discretionary	Partially discretionary	Fully discretionary
21	Existence of step-up or their incentive to redeem	No	No	No	No	No
22	Cumulative or non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	N/A
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	N/A	N/A	N/A	N/A	N/A
25	If convertible, fully or partially	N/A	N/A	N/A	N/A	N/A
26	If convertible, conversion rate	N/A	N/A	N/A	N/A	N/A
27	If convertible, mandatory or optional conversion	N/A	N/A	N/A	N/A	N/A
28	If convertible, instrument type convertible into	N/A	N/A	N/A	N/A	N/A
29	If convertible, issuer of instrument it converts to	N/A	N/A	N/A	N/A	N/A
30	Write-down features	No	No	No	No	No
31	If write-down, write-down trigger(s)	N/A	N/A	N/A	N/A	N/A
32	If write-down, full or partial	N/A	N/A	N/A	N/A	N/A
33	If write-down, permanent or temporary	N/A	N/A	N/A	N/A	N/A
34	If temporary write-down, description of write-up mechanism	N/A	N/A	N/A	N/A	N/A
35	Position in subordination hierarchy in liquidation (instrument type immediately senior to instrument)	Tier 2 capital	Tier 2 capital	Tier 2 capital	Borrowings	Tier 2 capital
36	Non-compliant transitioned features	No	No	No	No	No
37	If yes, non-compliant features	N/A	N/A	N/A	N/A	N/A

Disclosure of nature and amounts of specific items on own funds
according to EU Regulation No 1423/2013 article 5

		(A)	(B)	(C)
		31.12.2016	**reference to the Article of (EU) Regulation No 575/2013**	**amounts, applicable to the approach valid before the Regulation (EU) No 575/2013 or residual amounts fixed by Regulation (EU) No 575/2013**
Common Equity Tier 1 capital: instruments and reserves				
1	Capital instruments and the related share premium accounts	14,088,775	26 (1), 27, 28, 29, EBA list according to 26 (3)	N/A
	of which: instrument type 1	N/A	EBA list according to 26 (3)	N/A
	of which: instrument type 2	N/A	EBA list according to 26 (3)	N/A
	of which: instrument type 3	N/A	EBA list according to 26 (3)	N/A
2	Retained earnings	1,958,582	26 (1)	N/A
3	Accumulated other comprehensive income (and other reserves, to include unrealised gains and losses under the applicable accounting standards)	0	26 (1)	N/A
3a	Funds for general banking risk	436,444	General banking reserve	N/A
4	Amount of qualifying items referred to in Article 484(3) and related share premium accounts subject to phase out from CET1.	N/A	486 (2)	N/A
5	Minory interests (amount allowed in consolidated CET1)	N/A	483 (2)	N/A
5a	Independently reviewed interim profits net of any foreseeable charge or dividend	1,276,361	84, 479, 480	N/A
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	17,760,162		N/A
Common Equity Tier 1 capital: regulatory adjustments				
7	Additional value adjustments (negative amount)	0	34, 105	N/A
8	Intangible assets (net of related tax liability) (negative amount)	-192,770	36 (1) (b), 37, 472 (5)	N/A
9	Empty set in the EU	N/A		N/A
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0	36 (1) (c), 38, 472 (5)	N/A
11	Fair value reserves related to gains or losses on cash flow hedges	0	33 (a)	N/A
12	Negative amounts resulting from the calculation of expected loss amounts	N/A	36 (1) (d), 40, 159, 472 (6)	N/A
13	Any increase in equity that results from securitised assets (negative amount)	N/A	32 (1)	N/A
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	N/A	33 (1) (b)	N/A
15	Defined-benefit pension fund assets (negative amount)	N/A	36 (1) (e), 41, 472 (7)	N/A
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	0	36 (1) (f), 41, 472 (8)	N/A
17	Holdings of the CET1 instruments of financial sector entilities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	36 (1) (g), 41, 472 (9)	N/A
18	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	36 (1) (h), 43, 45, 46, 49 (2) and (3), 79, 472 (10)	N/A
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligble short positions) (negative amount)	0	36 (1) (i), 43, 45, 47, 48 (1) (b), 49 (1)-(3), 79, 470, 472 (11)	N/A
20	Empty set in the EU	N/A		
20a	Exposures amount of the following items which quality for a RW of 1250%, where the institution opts for the deduction alternative	0	36 (1) (k)	N/A
20b	of which: qualifying holdings outside the financial sector (negative amount)	0	36 (1) (k) i, 89-91	N/A
20c	of which: securitisation positions (negative amount)	0	36 (1) (k) ii, 243 (1) (b), 244 (1) (b), 258	N/A
20d	of which: free deliviries (negative amount)	0	36 (1) (k) iii, 379 (3)	N/A
21	Deferred tax assets airising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0	36 (1), 38, 48 (1) (a), 470, 472 (5)	N/A
22	Amount exceeding the 15% threshold (negative amount)	0	48 (1)	N/A
23	of which: direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant invetsment in those entities	0	36 (1) (i), 48 (1) (b), 470, 472 (11)	N/A
24	Empty set in the EU	N/A		
25	of which: deferred tax assets arising from temporary differences	0	36 (1), 38, 48 (1) (a), 470, 472 (5)	N/A
25a	Losses for the current financial year (negative amount)	0	36 (1) (a), 472 (3)	N/A
25b	Foreseeable tax charges relating to CET1 items (negative amount)	0	36 (1) (l)	N/A
26	Regulatory adjustments applied to Common Equity Tier 1 in respect of amounts subject to pre-CRR treatment	-221,633		N/A
26a	Regulatory adjustments relating to unrealised gains and losses pursuant to Articles 467 and 468	N/A		N/A

26b	Amount to be deducted from or added to Common Equity Tier 1 capital with regard to additional filters and deductions required pre CRR	N/A	481	N/A
27	Quallifying AT1 deductions that exceed the AT1 capital of the institution (negative amount)	0	36 (1) (j)	N/A
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-414,403		N/A
29	Common Equity Tier 1 (CET1) capital	17,345,759		N/A
Additional Tier 1 (AT1) capital: instruments				
30	Capital instruments and the related share premium accounts	5,000,000	51, 52	N/A
31	of which: classified as equity under applicable accounting standards	0		N/A
32	of which: classified as liabilities under applicable accounting standards	0		N/A
33	Amount of qualifying items referred to in Article 484 (4) and related share premium accounts subject to phase out from AT1.	0	468 (3)	N/A
	Public sector capital injectons grandfathered until 1 January 2018	0	468 (3)	N/A
34	Qualifying Tier 1 capital included in consolidated AT1 capital (incliding minority interests not included in row 5) issued by subsidiaries and held by third party	0	85, 86, 480	N/A
35	of which: instruments issued by subsidiaries subject to phase out	0	468 (3)	N/A
36	Additional Tier 1 (AT1) capital before regulatory adjustments	5,000,000		N/A
Additional Tier 1 (AT1) capital: regulatory adjustments				
37	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	0	52 (1) (b), 56 (a), 57, 475 (2)	N/A
38	Holdings of the AT1 instruments of financial sector entilities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0	56 (b), 58, 475 (3)	N/A
39	Direct and indirect holdings by the institution of the AT1 instruments of financial sector entities where the institution does not have significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative am	0	56, 59, 60, 79, 475 (4)	N/A
40	Direct and indirect holdings by the institution of the AT1 instruments of financial sector entities where the institution does not have significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative am	0	56 (d), 59, 79, 475 (4)	N/A
41	Regulatory adjustments applied to Additional Tier 1 in respect of amounts subject to pre-CRR treatment and transitional treatments subject to phase ou as orescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	N/A		N/A
41a	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	N/A	472, 472 (3) (a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	N/A
41b	Residual amounts deducted from Additional Tier 1 capital with regard to deduction from Tier 2 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013	N/A	477, 477 (3), 477 (4) (a)	N/A
41c	Amount to be deducted from Additional Tier 1 capital with regard to additional filters and deductions requierd pre CRR	N/A	467, 468, 481	N/A
42	Qualifying T2 deductions that exceed the T2 capital of the institution (negative amount)	0	56 (e)	N/A
43	Total regulatory adjustments to Common Equity Tier 1 (AT1)	0		N/A
44	Additional Tier 1 (AT1) capital	5,000,000		N/A
45	Tier 1 capital (T1=CET1+AT1)	22,345,759		N/A
Tier 2 (T2) capital: instruments and provisions				
46	Capital instruments and the related share premium accounts	4,000,000	62, 63	N/A
47	Amount of qualifying items referred to in Article 484 (5) and related share premium accounts subject to phase out from T2		486 (4)	N/A
	Public sector capital injectons grandfathered until 1 January 2018		483 (4)	N/A
48	Qualifying own funds intruments included in consolidated T2 capital (including munority interest and AT1 instruments not included in rows 5 and 34) issued by subsidiaries and held by third parties		87, 88, 480	N/A
49	of which: instruments issued by subsidiaries subject to phase out		486 (4)	N/A
50	Credit risk adjustments		62 (c) and (d)	N/A
51	Tier 2 (T2) capital before regulatory adjustments	4,000,000		N/A
Tier 2 (T2) capital: instruments and provisions				
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0	63 (b) (I), 66 (a), 67, 477 (2)	N/A
53	Holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institutions (negative amount)	0	66 (b), 68, 477 (3)	N/A
54	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0	66 (c), 69, 70, 79, 477 (4)	N/A
54a	Of which new holdings not subject to transitional arrengements	0		N/A
54b	Of which holdings existing before 1 January 2013 and subject to transitional arrangements	0		N/A
55	Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has as significant investment in those entities (net of eligible short positions) (negative amount)	0	66 (d), 69, 70, 79, 477 (4)	N/A
56	Regulatory adjustments applied to Tier 2 in respect of amounts subject to pre-Crr treatment and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	N/A		N/A

56a	Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 472 of Regulation (EU) No 575/2013	N/A	472, 473 (3) (a), 472 (4), 472 (6), 472 (8) (a), 472 (9), 472 (10) (a), 472 (11) (a)	N/A
56b	Residual amounts deducted from Tier 2 capital with regard to deduction from Common Equity Tier 1 capital during the transitional period pursuant to article 475 of Regulation (EU) No 575/2013	N/A	475, 475 (2) (a), 475 (3), 475 (4) (a)	N/A
56c	Amount to be deducted from or added to Tier 2 capital with regard to additional filters and deductions required pre CRR	N/A	567, 468, 481	N/A
57	Total regulatory adjustments to Tier 2 (T2) capital	0		N/A
58	Tier 2 (T2) capital	4,000,000		N/A
59	Total capital (TC=T1+T2)	26,345,759		N/A
59a	Risk weighted assets in respect of amounts subject to pre-CRR treatement and transitional treatments subject to phase out as prescribed in Regulation (EU) No 575/2013 (i.e. CRR residual amounts)	N/A		N/A
	of which: CET1 instruments of financial sector entities not deducted from CET1 (Regulation (EU) No 575/2013 residual amounts)	N/A	472, 472 (5), 472 (8) (b), 472 (10) (b), 472 (11) (b)	N/A
	of which: AT1 instruments of financial sector entities not deducted from AT1 (Regulation (EU) No 575/2013 residual amounts)	N/A	475, 475 (2) (b) and (c), 475 (4) (b)	N/A
	of which: Tier 2 instruments of financial sector entities not deducted from Tier 21 (Regulation (EU) No 575/2013 residual amounts)	N/A	477, 477 (2) (b) and (c), 477 (4) (b)	N/A
60	**Total risk weighted assets**	**65,351,543**		**N/A**
Capital ratios and buffers				
61	Common Equity Tier 1 (as a percentage of risk exposure amount)	26.5%	92 (2) (b), 465	N/A
62	Tier 1 (as a percentage of risk exposure amount)	34.2%	92 (2) (b), 465	N/A
63	Total capital (as a percentage of risk exposure amount)	40.3%	92 (2) (b), 465	N/A
64	Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements, plus systemic buffer, plus the systemically important institution buffer (G-SII or O-SII buffer), expressed as a percentage of risk exposure amount)	9.0%	128, 129, 130	N/A
65	of which: capital conservation buffer requirement	2.5%		N/A
66	of which: countercyclical buffer requirement	0%		N/A
67	of which: systemic risk buffer requirement	2.0%		N/A
67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	N/A	131	N/A
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	22.0%	128	N/A
69	[non relevant in EU regulation]			N/A
70	[non relevant in EU regulation]			N/A
71	[non relevant in EU regulation]			N/A
Amounts below the thresholds for deduction (before risk weighting)				
72	Direct and indirect holdings of the capital of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	N/A	36 (1) (h), 45, 46, 472 (10), 56 (c), 59, 60, 475 (4), 66 (c), 69, 70, 477 (4)	N/A
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have significant investment in those entities (amount above 10% threshold and net of eligible short positions)	N/A	36 (1) (i), 45, 48, 470, 472 (11)	N/A
74	Empty set in the EU	N/A		N/A
75	Deferred tax assets arising from temporary differences (amount below 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	0	36 (1) (c), 38, 48, 470, 472 (5)	N/A
Applicable caps on the inclusion of provisions in Tier 2				
76	Credit risk adjustments included in Tier 2 in respect of exposures subject to standardized approach (prior to the application of the cap)	0	62	N/A
77	Cap on inclusion of credit risk adjustments in T2 under standardized approach	0	62	N/A
78	Credit risk adjustments included in Tier 2 in respect of exposures subject to standardized approach (prior to the application of the cap)	N/A	62	N/A
79	Cap on inclusion of credit risk adjustments in T2 under internal ratings-based approach	N/A	62	N/A
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)				
80	Current cap on CET1 instruments subject to phase out arrangements	N/A	484 (3), 486 (2) and (5)	N/A
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	484 (3), 486 (2) and (5)	N/A
82	Current cap on AT1 instruments subject to phase out arrangements	N/A	484 (4), 486 (3) and (5)	N/A
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	484 (4), 486 (3) and (5)	N/A
84	Current cap on AT2 instruments subject to phase out arrangements	N/A	484 (5), 486 (4) and (5)	N/A
85	Amount excluded from AT2 due to cap (excess over cap after redemptions and maturities)	N/A	484 (5), 486 (4) and (5)	N/A

CRR Leverage Ratio - Disclosure Template
according to EU Regulation No 2016/200 Appendix I

Tabel LRSum: Summary reconciliation of accounting assets and leverage ratio exposures		
		31.12.2016
1	Total assets as per published financial statements	200,331,330
2	Adjustments for entities which are consolidated for accounting purposes but outside the scope of regulatory consolidation	0
3	(Adjustments for fiduciary assets recognised of the balance sheet pursuant to the applicable accounting framework but excluded from the leverage ratio total exposure measure in accordance with Article 429(13) of Regulation (EU) No 575/2013	0
4	Adjustments for derivative financial instruments	1,686,526
5	Adjustments for securities financings transaction (SFTs)	0
6	Adjustments for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	2,447,613
7	Other adjustments	-414,403
8	**Leverage ratio total exposure measure**	**204,051,065**

Table LRCom: Leverage ratio common disclosure		
1	On-balance sheet items (excluding derivatives, SFTs and fiduciary assets, but inckuding collateral)	200,331,330
2	(Asset amounts deducted in determing Tier 1 capital	-414,403
3	**Total on-balance sheet exposures (excluding derivatives, SFTs and fiduciary assets) (sum of lines 1 and 2)**	**199,916,927**
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (ie net of eligiable cash variation margin)	390,006
5	Add-on amounts for PFE associated with all derivatives transactions (mark-to-market method)	1,296,520
6	Gross-up derivatives collateral provided where deducted from balance sheet assets pursuant to the applicable accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	(Adjusted effective notional offset and add-on deductions for written credit derivatives)	0
11	**Total derivatives exposures (sum of lines 4 to 10)**	**1,686,526**
SFT exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sales accounting transactions	0
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	Counterpart credit risk exposures for SFT assets	0
15	Agent transaction exposures	0
16	Total securities financing transaction exposures (sum of lines 12 to 15a)	0
Other off-balance sheet exposures		
17	Off-balance sheet exposures at gross notional amount	2,447,613
18	(Adjustments for conversion to credit equivalent amounts)	0
19	**Other off-balance sheet exposures (sum of lines 17 and 18)**	**2,447,613**
Exempted exposures in accordance with Article 429(7) and (14) of Regulation (EU) No 575/2013 (on and off balance sheet)		
EU-19a	(Intragroup exposures (solo basis) exempted in accordance with Article 429(7) of Regulation (EU) No 575/2013 (on and off balance sheet)	0
EU-19b	(Exposures exempted in accordance with Article 429 (14) of Regulation (EU) No 575/2013 (on and off balance sheet)	0
Capital and total exposure measure		
20	**Tier 1 capital**	**21,069,397**
21	**Leverage ratio total exposure measure (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)**	**204,051,065**
Leverage ratio		
22	**Finantsvõimenduse määr**	**10.34%**
Choice on transitional arrangements and amount of derecognised fiduciary items		
EU-23	Choice on transitional arrangements for the definition of the capital measure	N/A
EU-24	Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) No 575/2013	N/A

Table LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)		
EU-1	Total on-balance sheet exposures (exclusing derivatives, SFTs, and exempted exposures), of which:	200,331,330
EU-2	Trading book exposures	
EU-3	Banking book exposures, of which:	200,331,330
EU-4	Covered bonds	
EU-5	Exposures treated as sovereigns	62,667,603
EU-6	Exposures to regional goverments, MDB, international organisations and PSE not treated as sovereigns	0
EU-7	Institutions	2,054,058
EU-8	Secured by mortages of immovable properties	12,848,958
EU-9	Retail exposures	7,469,880
EU-10	Corporate	21,948,580
EU-11	Exposures in default	786,662
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	50,707,278

Standard format for disclosure of information in relation to the compliance of institutions with the requirements for a countercyclical capital buffer

according to EU Regulation No 2015/1555 Appendix 1

31.12.2016	General credit exposures	Trading book exposure	Own funds requierements			Own funds rquirement weights	Countercyclical capital buffer rate
Breakdown by country	Exposure value for SA	Sum of long and short position of trading book	Of which: General credit exposures	Of which: Trading book exposures	Toatl		
Estonia	20,009,492	218,273	9,302,611	0	9,302,611	0.70	0.00
Latvia	3,163,642	0	364,962	0	364,962	0.00	0.00
Belgium	2,843,299	0	1,030,394	0	1,030,394	0.10	0.00
Switzerland	2,456,103	2,456,103	196,488	0	196,488	0.00	0.00
Austria	2,370,282	0	402,686	0	402,686	0.00	0.00
Norway	1,391	0	556	0	556	0.00	1.50
Sweden	68	0	12	5	17	0.00	1.50
Other	2,228,903	35,987,178	1,426,917	7,322	1,434,239	0.14	0.00
Total	**33,073,180**	**38,661,554**	**12,724,626**	**7,327**	**12,731,953**	**0.94**	**3.00**

Amount of institution-specific countercyclical capiatl buffer	
Total risk exposure amount	33,073,181
Institution specific countercyclical buffer rate	0
Institution specific countercyclical buffer requierements	0