

Bank Name	HASPA Finanzholding
LEI Code	529900JZTYE3W7WQH904
Country Code	DE

The information on Collateral valuation - loans and advances 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, therefore this bank is not required to report it to the EBA.



Key Metrics

(min 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	4,739	4,720	4,658	4,653	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	4,739	4,720	4,658	4,653	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	4,755	4,735	4,658	4,653	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	4,755	4,735	4,658	4,653	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	5,031	5,009	4,936	4,931	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	5,031	5,009	4,936	4,931	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	31,360	30,918	28,816	28,478	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	31,360	30,918	28,816	28,478	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	15.11%	15.27%	16.16%	16.34%	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	15.11%	15.27%	16.16%	16.34%	(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	15.16%	15.31%	16.16%	16.34%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.16%	15.31%	16.16%	16.34%	(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	16.04%	16.20%	17.13%	17.31%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.04%	16.20%	17.13%	17.31%	(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	66,563	61,524	58,211	58,327	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	7.14%	7.70%	8.00%	7.98%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(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	4,755	4,735	4,658	4,653	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	4,755	4,735	4,658	4,653	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	66,563	61,524	58,211	58,327	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	66,563	61,524	58,211	58,327	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.14%	7.70%	8.00%	7.98%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.14%	7.70%	8.00%	7.98%	[A.2]/[B.2]	



2023 EU-wide Transparency Exercise Capital

						As of 30/06/2023		
		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023		COREP CODE	REGULATION
	A	OWN FUNDS	5,031	5,009	4,936	4,931	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)	4,739	4,720	4,658	4,653	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)	4	4	4	4	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		3,944	3,944	4,008	4,008	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	759	759	702	702	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	73	70	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	0	0	C 01.00 (r0250.c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3	-4	-3	-3	C 01.00 (r0300.c0010) + C 01.00	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a)
		(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs					(r0340,c0010)	of CCR Articles 36(1) point (c) and 38 of CRR
	A.1.9		0	0	0	0	C 01.00 (r0370,c0010)	
	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 (b) (i) and 89 to 91 of CR0, Articles 36(1) point (b) (i), 34(1) point (b), 34(1) point (b) and 25 of CR0, Articles 36(1) point (b) and 274(1) of CR0, Articles 36(1) point (b) and 374(1) of CR0, Articles 36(1) point (b) (iv) and 153(0) of CR0, Articles 36(1) point (b) (v) and 153(4) of CR0.
	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 institution 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 institution 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 exceeding 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	-2	-2	-3	-3	C 01.00 (r0513.c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514;c0010)	Article 36(1), point (n) and Article 132x(2) CRR
Transitional period	A.1.18C			0	0	0	C 01.00 (r0515,c0010)	
		(-) Other foreseeable tax charges						Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	-20	-20	-20	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-36	-31	-31	-36	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)	16	15	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	16	15	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0570,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 (r0700,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0746,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)	4,755	4,735	4,658	4,653	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	276	274	278	278	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	13	11	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	263	263	278	278	C 01.00 (r0910,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) + C 01.00 (r0950,c0010) + C 01.100 (r0950,c0010) + C 10.100 (r0950,c0010) (r0970,c0010) + C 01.100 (r0974,c0010) + C 01.00 (r0974,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	В	TOTAL RISK EXPOSURE AMOUNT	31,360	30,918	28,816	28,478	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)	
CADITAL DATIOS (0)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.11%	15.27%	16.16%	16.34%	CA3 (1)	*
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.16%	15.31%	16.16%	16.34%	CA3 (3)	
	С.3	TOTAL CAPITAL RATIO (transitional period)	16.04%	16.20%	17.13%	17.31%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,739	4,720	4,658	4,653	[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)	15.11%	15.27%	16.16%	16.34%	[D.1]/[B-B.1]	
	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)	
Memo items	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)	
		aujustiniems incruded in KWAS due to TRKS 3 d'ainstronai air aingeinems sted based on bank's supervisory reportino. Therefore, any capital instruments that are not elipible from a n				, , ,		

⁽¹⁾The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



Overview of Risk exposure amounts

		RWAs]
(min EUR, %)	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	28,494	28,119	26,126	25,807	C 02.00 (n0040, c0010) - (C 07.00 (n0090, c0220, s001) + C 07.00 (n1110, c0220, s001) + C 07.00 (n1130, c0220, s001) + C 08.01 (n0040, c0280, s001) + C 08.01 (n0040, c0280, s001) + C 08.01 (n0040, c0280, s002) + C 08.01 (n0040, s002) + C 08.01 (n0040, s002) + C 08.01 (n0040, s02
Of which the standardised approach	28,494	28,119	26,126	25,807	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	556	505	483	447	C 07.00 (1090), 02220, 901) + C 07.00 (10110, 0220, 901) + C 07.00 (10130, 02220, 901) + C 08.01 (10040, 02260, 9011) + C 08.01 (10050, 9021) + C 08.01 (10040, 02260, 9011) + C 08.01 (10040, 02260, 9021) + C 08.01 (10040, 00226), 9020) + C 08.01 (10050, 02260, 9012) + C 08.01 (10050, 02260, 9012) + C 08.00 (10450, 00226), 9012) + C 08.00 (10450, 00
Credit valuation adjustment - CVA	37	31	26	31	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (+0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (10470, c0010)
Position, foreign exchange and commodities risks (Market risk)	277	268	261	272	C 02.00 (r0520, c0010)
Of which the standardised approach	277	268	261	272	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 1.9 00 (0010, 0.001)*12.5+C 20.00 (00110, dv50)*12.5+M4X(C 24.00(r0010, d090),C 24.00(r0010, d0100),C 24.00(r0010, d0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,995	1,995	1,920	1,920	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,995	1,995	1,920	1,920	C 02.00 (10600, 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	31,360	30,918	28,816	28,478	

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 CVA)' and Securitisations') section.



2023 EU-wide Transparency Exercise P&L HASPA Finanzholding

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	637	915	298	653
Of which debt securities income	15	33	24	54
Of which loans and advances income	546	797	263	565
Interest expenses	156	210	88	216
(Of which deposits expenses)	81	122	62	149
(Of which debt securities issued expenses)	12	18	10	25
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	35	39	6	11
Net Fee and commission income	284	371	91	176
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	1	0	0	-4
Gains or (-) losses on financial assets and liabilities held for trading, net	-1	-1	1	2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-51	-43	-2	-3
Gains or (-) losses from hedge accounting, net	9	16	5	10
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	-33	-19	-6	-1
TOTAL OPERATING INCOME, NET	726	1,069	305	629
(Administrative expenses)	540	804	177	356
(Cash contributions to resolution funds and deposit quarantee schemes)	27	27	8	22
(Depreciation)	8	9	2	4
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	3	-1	-1
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	3	-1	-1
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	-22	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	3	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	31	71	4	113
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	0	0	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	-10	37	37
(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	17	19	8	7
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	136	181	86	106
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	67	68	43	21
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	67	67	43	21
Of which attributable to owners of the parent	63	65	43	20
(1) Information available only as of end of the year				

U 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."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31	/03/2023			As of 30	06/2023		
		Fa	ir value hierard	hy		Fa	ir value hierard	:hy		Fa	ir value hierar	chy		Fa	ir value hierard	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	11,669				6,363				6,525				7,420				IAS 1.54 (i)
Financial assets held for trading	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	0				0				0				0				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	71	0	0	0	72	0	0	0	83	0	0	0	116	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	54,742				54,885				52,173				51,683				
TOTAL ASSETS	66,483				61,321				58,781				59,218				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".

(min	EUR)		As of 30/09/2022					As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						
		Gross carryi	ing amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	s carrying amou	unt ⁽²⁾	Accum	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	mulated impairr	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairn	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	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 1.31, 44(b)
comprehensive income	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	Debt securities	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 1.31, 44(b)
amortised cost	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)

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

⁽⁷⁾ 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.



Breakdown of liabilities

HASPA Finanzholding

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	0	0	0	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	5	4	4	5	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	0	0	0	0	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	58,868	53,640	51,302	51,781	Accounting Directive art 8(3)
Derivatives – Hedge accounting	57	63	74	101	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	1,671	1,767	1,727	1,681	IAS 37.10; IAS 1.54(I)
Tax liabilities	3	21	13	24	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	977	882	893	878	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	61,581	56,376	54,013	54,470	IAS 1.9(b);IG 6
TOTAL EQUITY	4,902	4,944	4,768	4,748	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	66,483	61,321	58,781	59,218	IAS 1.IG6

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



Breakdown of liabilities

HASPA Finanzholding

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities t	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		61	67	78	106	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
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	9,023	3,113	3,135	3,163	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	1,575	1,595	2,121	2,537	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	478	599	846	1,249	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	2,249	2,079	1,687	1,545	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	375	211	431	264	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	7,220	7,064	6,911	6,990	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,058	1,025	820	939	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	7,089	7,338	6,772	6,565	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6,643	6,736	5,946	5,716	ECB/2013/33 Annex 2.Part 2.9.1
	Households	27,581	27,921	25,392	25,167	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	17,144	17,156	15,139	15,391	Annex V.Part 1.42(f), 44(c)
Debt securities issued		4,131	4,529	5,281	5,813	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		1	2	2	1	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		58,930	53,707	51,380	51,887	



																TM						
	SA		VaR (Memoran	dum item)	STRESSED VaR (/	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memor	andum item)	STRESSED VaR (M		INCREM DEFAUL MIGRATI CAPITAL	T AND ON RISK	ALL PRICE F	RISKS CAPITA FOR CTP	L CHARGE		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	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	TOTAL RISK EXPOSURE AMOUNT	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	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022					
Traded Debt Instruments Of which: General risk Of which: Soecific risk Equities Of which: General risk Of which: Specific risk	15 15 0 0	15 15 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0							0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0						
Foreign exchange risk Commodities risk	262 0 277	252 0 268	0	0	0	0	0		0	0		0	0	0	0	0		0	0	0		
Total	As of 31/03/2023	As of 30/06/2023	0			As of 31/			J		U	J	, ,		, v	As of 30/0	6/2023			, ,	, ,	
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	15 15 0 0 0 0 246 0	17 17 1 0 0 0 254	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0							0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0						
Total	261	272	0	0	0	0	0	0	0	0	0	0	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 OVI template.



Credit Risk - Standardised Approach

					Standardise	ed Approach							
			As of 30/09/2022 As of 31/12/2022										
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³				
	Central governments or central banks	10,378	10,403	0		5,398	5,423	0					
	Regional governments or local authorities	5,267	6,280	3		5,360	6,372	3					
	Public sector entities	2,111	1,357	27		2,171	1,407	27					
	Multilateral Development Banks	200	200	0		201	201	0					
	International Organisations	266	266	0		266	266	0					
	Institutions	3,792	4,149	394		3,442	3,808	388					
	Corporates	17,299	13,997	12,851		16,678	13,401	12,281					
	of which: SME	6,483	5,433	4,401		6,399	5,385	4,365					
	Retail	11,752	6,254	4,371		11,138	5,664	3,943					
Canaalidatad data	of which: SME	3,524	1,802	1,032		3,492	1,717	983					
Consolidated data	occariou by moregages on mimorable property	19,965	19,867	7,033		20,655	20,551	7,259					
	of which: SME	7,458	7,407	2,344		7,627	7,573	2,398					
	Exposures in default	233	155	183	53	338	263	330	44				
	Items associated with particularly high risk	1,391 962	1,142	1,714 27		1,486	1,213	1,819 27					
	Covered bonds		962			1,091	1,091						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	1,631	1,627	1,417		1,671	1,667	1,466					
	Equity	632	632	847		649	649	894					
	Other exposures	548	548	182		556	556	184					
	Standardised Total ²	76,428	67,840	29,050	411	71,100	62,532	28,623	395				

⁽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⁾ Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments.



Credit Risk - Standardised Approach

					Standardise	ed Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
	Central governments or central banks	5,639	5,643	0		6,294	6,298	0	
	Regional governments or local authorities	4.717	5,732	2		4,718	5,578	2	
	Public sector entities	2,131	1,357	28		1,965	1,334	28	
	Multilateral Development Banks	200	200	0		200	200	0	
	International Organisations	266	266	0		396	396	0	
	Institutions	4,366	4,731	434		4,240	4,622	436	
	Corporates	14,231	11,361	10,519		13,800	10,978	10,171	
	of which: SME	4,858	4,138	3,364		4,639	3,989	3,243	
	Retail	9,879	4,738	3,305		9,538	4,474	3,118	
	of which: SME	3,031	1,393	796		2,934	1,329	759	
Consolidated data	Secured by mortgages on immovable property	20,074	20,005	7,065		20,173	20,109	7,099	
	of which: SME	7,266	7,228	2,273		7,255	7,222	2,273	
	Exposures in default	312	230	276	55	343	262	321	49
	Items associated with particularly high risk	1,984	1,651	2,477		1,936	1,637	2,455	
	Covered bonds	1,069	1,069	27		1,109	1,109	24	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,533	1,533	1,302		1,599	1,599	1,278	
	Equity	660	660	980		715	715	1,116	
	Other exposures	520	520	191		533	533	206	
	Standardised Total ²	67,582	59,696	26,607	418	67,558	59,842	26,253	424

⁽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⁾ Starting from the 2023 exercise, value adjustements and provisions for the consolidated data include general credit risk adjustments.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2022					As of 31,	12/2022		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions
	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	Of which: defaulted Of which: s and central governments 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
Canadidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	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.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2023					As of 30	/06/2023		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)	Of which: Of which: provisions Of which: Of w defaulted defaulted defaulted defaulted defaulted							Of which:	and provisions			
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	Original Exposure Exposure Value Exposure Value Original Exposure Original Exp								0	0		
	Corporates	0	0	0	Risk exposure amount Value adjustments and Original Exposure Exposure Exposure Value Of which: defaulted Of which: d								0
	Corporates - Of Which: Specialised Lending	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
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	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.



General governments exposures by country of the counterparty

							HASPA Finanzholding							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria													
[0 - 3M [Belgium													
[0 - 3M [Bulgaria													
Total [0 - 3M [1 3M - 1 Y [1 1	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Denmark													
10 - 3M	Estonia													



General governments exposures by country of the counterparty

							HASPA Finanzholding							
							As of 31/12/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ıce sheet	
	, <u>-</u>				Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet 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													
[3M - 1Y [France													
[0 - 3M [Germany	491 517 1,890 1,205 895 613 742	491 517 1,890 1,205 895 613 742 6,353		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 456	0 0 0 0 0	1 0 0 0 0 0	53 0 17 1 0 0 13	0 0 0 0 0	119
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Croatia													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Greece													
Total	Hungary													
[0 - 3M [13M - 1Y 1 1 1 1 1 1 1 1 1	Ireland													
[0 - 3M [Italy													
[0 - 3M [] [3M - 1Y [] [1Y - 2Y [] [2Y - 3Y [] [3Y - 5Y [] [5Y - 10Y [] [10Y - more]] [10Y - more] Total	Latvia													



General governments exposures by country of the counterparty

							HASPA Finanzholding							
							As of 31/12/2022	!						
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance si	neet 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)									Nominal	Provisions	Risk weighted exposure amount
				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			
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Lithuania													
[0 - 3M [Luxembourg													
[0 - 3M [Maita													
Total	Netherlands													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Poland													
Total	Portugal													
[0 - 3M [Romania													
[0 - 3M [Słovakia													
[0 - 3M [3M - 1Y [11 - 2Y [11 - 2Y [12 - 3Y [13 - 5Y [15 - 10Y [10 - more]]]]	Slovenia													



General governments exposures by country of the counterparty

							HASPA Finanzholding	I						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain													
[0 - 3M	Sweden													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	United Kingdom													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Iceland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Liechtenstein													
Total [0 - 3M	Norway													
[0 - 3M [Australia													
TOY - more Total	Canada													
Total Tota	Hong Kong													



General governments exposures by country of the counterparty

							HASPA Finanzholding							
							As of 31/12/2022							
						Dire	ct exposures							_
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance si	neet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	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 [Japan													
[0 - 3M [u.s.													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	China													
10tal 0 - 3M 1 3M - 1Y 1 1Y - 2Y 12Y - 3Y 13Y - 3Y 10Y - more 10 - 13M 10 - 13M 12Y - 2Y 12Y - 3Y 13Y - 5Y 13Y - 10Y 13Y - 10Y	Switzerland													
[0 - 3M [Other advanced economies non EEA													
130 - more Total	Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
131 - 101 110Y - more Total 0 - 3M 3M - 1Y 1Y - 2Y 1Y - 2Y 3Y - 5Y 13Y - 5Y 10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							HASPA Finanzholding							
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
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 [Africa													
[0 - 3M [Others	30 7 400	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000						0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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.



General governments exposures by country of the counterparty

							HASPA Finanzholding							
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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	exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria													
[0 - 3M [Belgium													
[0 - 3M [Bulgaria													
Total [0 - 3M [13M - 1Y [11Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Cyprus													
[0 - 3M [Czech Republic													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Denmark													
Total	Estonia													



General governments exposures by country of the counterparty

							HASPA Finanzholding							
							As of 30/06/2023							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balan	ce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet 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 - 3M [France													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 1SY - 10Y 10Y - more	Germany	248 1.977 2,211 550 688 7.15 7.435	246 1,977 2,211 550 1,075 658 715	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 6	0 0 0 0 0 426	0 0 0 0 0	0 0 0 0 0	53 0 1 0 0 0 7	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0 - 3M	Croatia		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,								-			
[0 - 3M [Greece													
To - 3M	Hungary													
[0 - 3M [Ireland													
To - 3M	Italy													
10 - 3M	Latvia													



General governments exposures by country of the counterparty

of which Floracial access what for trading and the relation of the first points of the second access of which Floracial ac							ı	HASPA Finanzholding							
Roubus Raquiry Contry / Region Teld control resolution Teld control								As of 30/06/2023							
Residual Malarity Country / Region Tail grass carrying manual of manual activities and activit								ct exposures	Dire						
Residual Malaring Country / Region Trial grant corrying amount of meaning and automorphism of which provides a country in meaning of automorphism of any statistics of a country in meaning of automorphism of any statistics of a country in meaning of automorphism of any statistics of a country in meaning of automorphism of any statistics of a country in meaning of automorphism of any statistics of a country in meaning of automorphism of any statistics of a country in meaning of automorphism of any statistics of a country in meaning of automorphism of any statistics of a country in meaning of a count	1	ice sheet	Off bala		tives	Deriva				heet	On balance s			(mln EUR)	
Residual Materials Country / Region Total gross carrying amount of reductive filterated search and of search filterated sear		ieet exposures	Off-balance sl												
desirative facical assets of which Francial as	Risk weighted			negative fair value	Derivatives with	ositive fair value	Derivatives with po	0	sets by accounting portfoli	Non-derivative financial as					
127-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-201 109-	exposure amount	Provisions	Nominal	Notional amount	Carrying amount	Notional amount	Carrying amount	or which: Financial assets at	fair value through other	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets	assets (net of short	Total gross carrying amount of non- derivative financial assets	Country / Region	Residual Maturity
10 - 341 1														Lithuania	[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more
13 - 24														Luxembourg	[0 - 3M [
137 - 271														Malta	[1Y - 2Y [
1 - 34														Netherlands	1
Table 147 Tabl														Poland	[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y
[0-3M[Portugal	[3M - 1Y [
Tam - 1														Romania	[0 - 3M [
[G - 3H G														Slovakia	[3M - 1Y [
Total														Slovenia	[0 - 3M [



General governments exposures by country of the counterparty

							HASPA FINANZHOIDING										
				As of 30/06/2023 Direct exposures On balance sheet Derivatives Off balance sheet													
						Direc	t exposures										
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet				
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet 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 [Spain																
[0 - 3M [Sweden																
[0 - 3M	United Kingdom																
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Iceland																
Total	Liechtenstein																
Total	Norway																
[0 - 3M [Australia																
[0 - 3M	Canada																
10 - 3M [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Hong Kong																



General governments exposures by country of the counterparty

				As of 30/06/2023 Direct exposures										
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
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 [Japan													
[0 - 3M [u.s.													
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	China													
Total	Switzerland													
[10V - more	Other advanced economies non EEA													
Total [0 - 3M [Other Central and eastern Europe countries non EEA													
Total [0 - 3M [Middle East													
Total Tota	Latin America and the Caribbean													



General governments exposures by country of the counterparty

HASDA Finanzholding

							HASPA Finanzholding	J						
							As of 30/06/2023	3						
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
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 [Africa													
[0 - 3M [Others	2 28 17 488	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0 0 0 0	0 0 0 0 0	0 0 0 0	() () () () () () () () () ()		0 0 0 0		

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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 conomic 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. (S) Residual countries not reported separatively in the Transparency exercise.

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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamatca, Mexico, Nicarogua, Penama, Panguay, Penu, S. Kitts and Nevis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uruguay, Venezueis, Artiqua And Barbuda, Aruba, Penchi Guiana, Guadente, Guiana, Guadente, Guiana, Guia

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(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 nGAMP

Performing and non-performing exposures HASPA Finanzholding

	As of 30 (09) 201. Gross carrying amount/ Moninal amount			As of 30/09/2022									As of 31/12/2022					
			al amount		Accumulated im value due to cre	spairment, accumulated n	regative changes in fair	Collaterals and		Gross car	rrying amount/ Nomini	al amount		Accumulated imp value due to cred	airment, accumulated negati lit risk and provisions ⁴	ive changes in fair	Collaterals and	
		Of which performing but past due > 30 days		Of which non-performin	o ¹	On performing exposures ²	On non-perfor	ming exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	e .	On performing exposures ²	On non-performing	exposures ²	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 31			Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 ^s			Of which Stage 3 ^s	
(min EUR) Cash balances at central banks and other demand deposits	11,30									5,992								
Debt securities (including at amortised cost and fair value)	9,21:					1 7		1 :		9,562					, ,		٥	
Central banks	.,									,,		-						
General governments	5,67									5.704								
Credit institutions	3,35			0 1			0		0	3,670	0						0	0
Other financial corporations	18	9 0		0 (0		0	189	0					0	0	0
Non-financial corporations		0 0		0 0	0		0 0		0	0	0				اه	0	0	0
Loans and advances(including at amortised cost and fair value)	43,07	8	21	8 218		375	56		129	42,828	7	318	318		398	66	0	192
Central banks							0											
															'			
General governments	1,14	8 0		0 (0		0		0	1,218	0		0		ol	0	0	0
															'			
Credit institutions	1,55	6 0		0 (0	1	0		0	1,576	0	0	0		0	0	0	0
															1			
Other financial corporations	2,03	2 0		3	0	15	9	3	0	2,052	0	3	3		21	3	0	0
Non-financial corporations	15,28									15,258		166			!			
Notification corporations	15,20	1	·		'l '		,	1		13,230	, i	100	103	1	131	50	۰	80
of which: small and medium-sized enterprises	8,59	8 1		sn 51			27		18	8.578		124	124		95	21		64
	-,	1				_			1					_	"			- 1
of which: Loans collateralised by commercial immovable property	4,61	4 0		12 12	2 0	4	8		11	4,639	0	83	83		50	1	0	56
															1			
Households	23,05	7	13	130	0	21:	2 5	9	102	22,724	7	146	145		227	12	0	111
															'			
of which: Loans collateralised by residential immovable property	14,80	6 4		76 71	0	113	7	2	67	15,398	5	85	89		127	2	0	78
															1			
of which: Credit for consumption	28	1		6	0	1	3	1	0	262	1		5	1	3	1	0	0
DEBT INSTRUMENTS other than HFT	63,59:	. 8	21	8 218		379	56		129	58,383	7	318	318		399	66	0	192
OFF-BALANCE SHEET EXPOSURES	10,75		١ .	7 17			5 1		7	10,625		24	24		5	7		7
			· ·	1	1	1	1	-	1	,			1	1	1 7	1	-	1

<sup>10,756 27 10,622 24 05 7 0

**</sup>The first distriction of constructions constructed construction constructs districted from the first distriction of the first distriction of

Performing and non-performing exposures HASPA Finanzholding

	As of 31/0. Gross carrying amount/ Nominal amount				As of 31/03/2023							As of 30/06/2023				
	Of which performing Of which non-performing but east due -30 days			Accumulated imp	airment, accumulated negative changes in fair lit risk and provisions ⁴	Collaterals and		Gross ca	arrying amount/ Nominal amount		Accumulated imp	airment, accumulated ne lit risk and provisions ⁴	gative changes in fair	Collaterals and		
		Of which performing but past due >30 days and <=90 days		Of which non-performing	On perform		On non-performing exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-perfor	ning ²	On performing exposures ²	On non-perform	ing exposures ²	financial guarantees received on non- performing exposures
(min EUR.)		and c=90 days		Of which: defaulted	Of which Stage 3 ^s		Of which Stage 3 ^s			and t-50 days	Of which: defaul	ed Of which Stage 3 ⁵			Of which Stage 3 ³	
Cash balances at central banks and other demand deposits	6,198	0		0	0	0	0 0	0	7,095	0	0	0 0	0	0	0	0
Debt securities (including at amortised cost and fair value)	8,882		0	0	0	0	0 0	0	8,876	0	0	0 0	0	0	0	0
Central banks	0	0	0	0	0	0	0 0	0		0	0	0 (0	0	0	0
General governments	5,107		0	0	0	0	0 0	0	5,126	6 0	0	0 (0	0	0	0
Credit institutions	3,588	0	0	0	0	0	0 0	0	3,56	2 0	0	0 (0	0	0	0
Other financial corporations	188	0	0	0	0	0	0 0	0	188	0	0	0 (0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0 0	0		0	0	0 (0	0	0	0
Loans and advances(including at amortised cost and fair value)	40,864	. 7	371	371	0	363	56 0	176	40,335	6	397	396	469	52	0	189
Central banks	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0
General governments	1,217		0	0	0	0	0	0	1,168	0	0	0	0	0	0	0
Credit institutions	2,359	0	0	0	0	0	0	0	2,14	0	0	0	0	0	0	0
Other financial corporations	1,989	0	3	3	0	22	3 0	0	2,040	2 0	3	3 (28	3	0	0
Non-financial corporations	14,342	1	233	233	0	150	42 0	75	14,25	1	240	240	183	38	0	77
of which: small and medium-sized enterprises	7,919	1	184	184	0	83	18 0	59	7,819	0	192	192	99	16	0	61
of which: Loans collateralised by commercial immovable property	4,250	0	81	81	0	47	1 0	55	4,24	0	83	83	58	2	0	56
Households	20,957	6	135	135	0	191	11 0	101	20,73	1 5	153	152	258	11	0	112
of which: Loans collateralised by residential immovable property	14,598	4	81	81	0	124	1 0	73	14,720	3	92	91	146	1	0	80
of which: Credit for consumption	252	1	5	5	0	3	1 0	0	24	1	s	5	4	1	0	0
DEBT INSTRUMENTS other than HFT	55,944	7	371	371	0	363	56 0	176	56,307	6	397	396	469	52	0	189
OFF-BALANCE SHEET EXPOSURES	9,477		28	28	0	5	4 0	2	9,147		32	32	6	3	0	2

(1) the facilitation of the separation of the process places divide to \$40,000 of \$10,000 of \$10,00



Forborne exposures

			As of 30/	09/2022					As of 31/	12/2022		
		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ying amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		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)	364	94	33	31	267	48	300	160	31	30	188	90
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	224	56	30	28	169	18	179	119	27	26	104	60
of which: small and medium-sized enterprises	143	31	15	14	114		138		11	10	87	
Households	140	39	4	3	97	30			5	4	85	30
DEBT INSTRUMENTS other than HFT	364	94	33		267		300		31	30	188	
Loan commitments given	16	2	0	0	0	0	16	3	0	0	1	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

⁽a) 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- TTS 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 openably recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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.



Forborne exposures

HASPA Finanzholding

			As of 31/	03/2023					As of 30/	06/2023		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin- received on e forbearanc	kposures with		ying amount of with forbearance	Accumulated i accumulated o value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with
(min EUR)		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	О	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)	338	212	25	24	164	80	314	221	24	23	142	81
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	232	175	21	20	91	55	216	185	21	20	75	56
of which: small and medium-sized enterprises	198	156	10	9	74		195	166	10	10	68	
Households	107	36	4	3	73	25	98	36	4	3	67	25
DEBT INSTRUMENTS other than HFT	338	212	25	24	164		314	221	24	23	142	
Loan commitments given	20	9	0	0	1	0	17	8	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $\ensuremath{^{\mathcal{I}}}$	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- TTS 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 enerally reported with a positive sign.

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 HASPA Finanzholding

			AS OF 3	0/09/2022					AS OF 3	1/12/2022					AS OF 31	1/03/2023					As of 30	/06/2023		
	Gross carr	ying amount		-,,		Accumulated	Gross car	ying amount		,,_		Accumulated	Gross can	rying amount		,,		Accumulated	Gross can	rying amount		,,		Accumulated
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	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	Accumulated impairment ¹	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	Accumulated impairment ¹	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	Accumulated impairment ³	negative
A Agriculture, forestry and fishing	36	0	0	36	1	0	36	0	0	36	1	0	2	0	0	2	0	0	2	0	0	2	0	0
B Mining and quarrying	25	0	0	25	0	0	26	0	0	26	0	0	16	0	0	16	0	0	15	0	0	15	0	0
C Manufacturing	437	16	16	437	12	0	452	17	17	452	10	0	399	15	15	399	8	0	400	14	14	400	10	0
D Electricity, gas, steam and air conditioning supply	371	11	11	371	13	0	405	6	6	405	10	0	160	5	5	160	6	0	167	3	3	167	5	0
E Water supply	170	0	0	170	2	0	152	0	0	152	2	0	51	0	0	51	1	0	57	0	0	57	1	0
F Construction	858	4	4	858	10	0	893	3	3	893	10	0	838	2	2	838	10	0	821	4	4	821	13	0
G Wholesale and retail trade	1.073	34	34	1.073	29	0	1.009	33	33	1.009	29	0	1.017	32	32	1.017	29	0	1.015	35	35	1.015	32	0
H Transport and storage	403	3	3	403	5	0	398	2	2	398	5	0	364	4	4	364	6	0	384	4	4	384	7	0
I Accommodation and food service activities	123	2	2	123	2	0	132	4	4	132	3	0	114	3	3	114	3	0	109	3	3	109	2	0
3 Information and communication	95	1	1	95	2	0	95	1	1	95	1	0	101	1	1	101	2	0	103	1	1	103	2	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	9,793	4	4	9,793	90	0	9,817	77	77	9,817	97	0	9,482	152	152	9,482	98	0	9,396	157	157	9,396	116	0
M Professional, scientific and technical activities	1,000	4	4	1,000	12	0	930	5	5	930	12	0	933	5	5	933	13	0	930	4	4	930	16	0
N Administrative and support service activities	518	2	2	518	6	0	538	2	2	538	6	0	525	1	1	525	6	0	515	1	1	515	7	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	37	2	2	37	2	0	36	1	1	36	1	0	36	0	0	36	0	0	37	0	0	37	1	0
Q Human health services and social work activities	126	0	0	126	1	0	124	15	15	124	10	0	98	10	10	98	5	0	96	10	10	96	5	0
R Arts, entertainment and recreation	53	2	2	53	1	0	52	1	1	52	1	0	49	1	1	49	1	0	49	2	2	49	1	0
S Other services	166	2	2	166	3	0	163	2	2	163	3	0	157	2	2	157	3	0	158	2	2	158	3	0
Loans and advances	15.283	85	85	15.283	190	0	15.258	169	169	15 258	201	0	14 342	233	233	14 342	192	0	14 254	240	240	14 254	221	0

⁽¹⁾ The Rems' 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 (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.